

No 45

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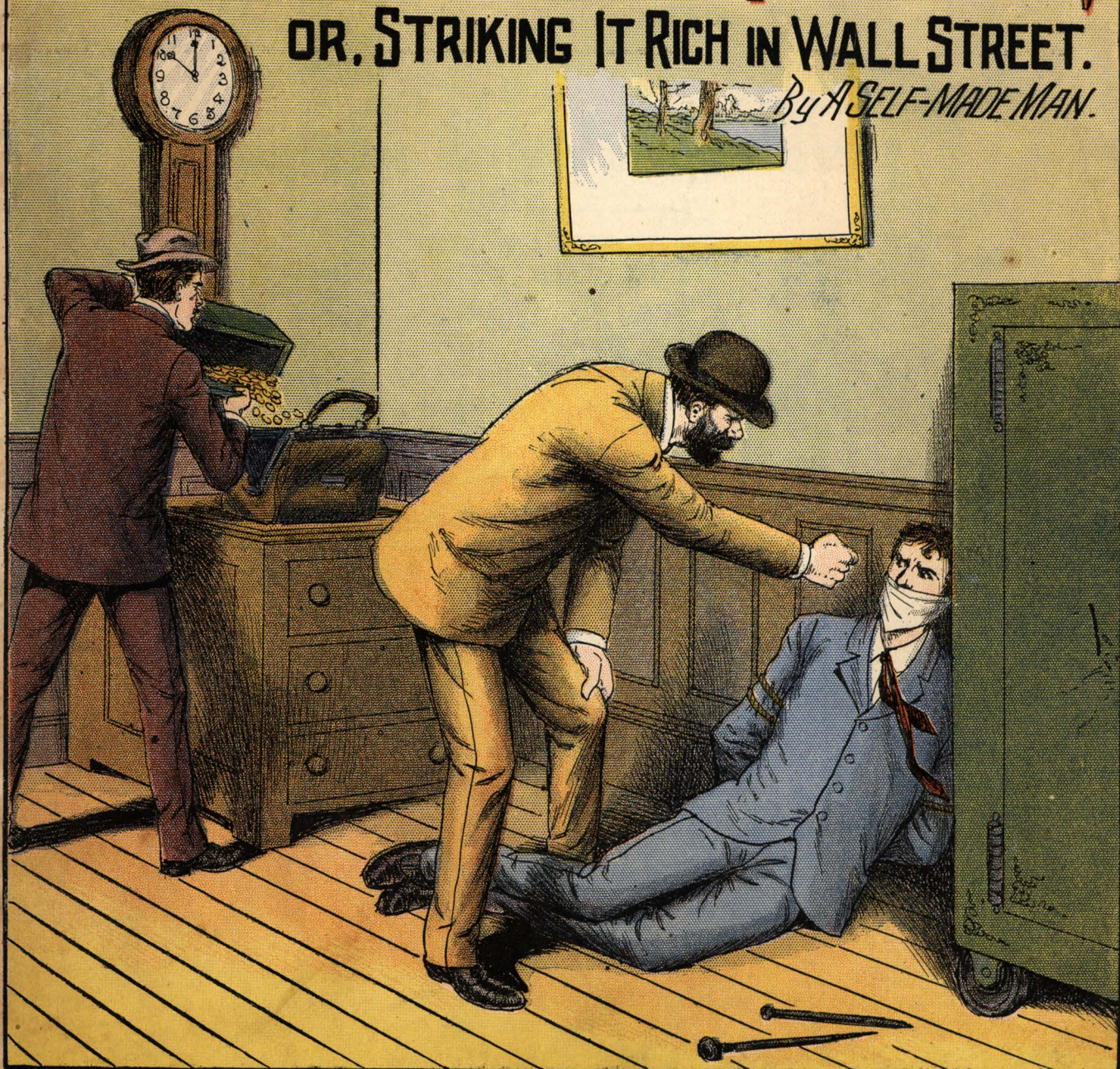
FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

A FAVORITE OF FORTUNE;

OR, STRIKING IT RICH IN WALL STREET.

By A SELF-MADE MAN.



"This is where we get square with you, young man," cried William Higgins, stooping down and shaking his red, hairy fist before Jack's face. "You ought to be thankful that we don't blow the top of your head off."

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

Issued Weekly—By Subscription \$2.50 per year. Entered according to Act of Congress, in the year 1906, in the office of the Librarian of Congress, Washington, D. C., by Frank Tousey, Publisher, 24 Union Square, New York.

No. 45.

NEW YORK, AUGUST 10, 1906.

Price 5 Cents.

A Favorite of Fortune

OR,

Striking it Rich in Wall Street

By A SELF-MADE MAN

CHAPTER I.

JACK HOLLAND AND HIS FRIEND DICK GARLAND ARRIVES IN NEW YORK.

"Keb! Keb, young gents! Keb! Keb!"

These were the cries that greeted a couple of well-built, good-looking boys as they came out of the Grand Central Station, on Forty-second street, New York City, one dull March afternoon.

They had just arrived on the Montreal Express from Athens, a large town in northern New York, and this was their first appearance in the great American metropolis.

No one would have taken them for country boys, however.

They were well-dressed, in city style, bright as a couple of new pennies, and active and alert as a pair of monkeys.

Their names were Jack Holland and Dick Garland, and their ages were about the same—that is, fifteen.

They stopped and stared for a moment at the line of beckoning and boisterous cabmen drawn up across the sidewalk.

"Keb, gents! Where do you want to go?" asked one of the men, stepping up to Jack and reaching for his grip.

"Don't be in such a rush, cabby," said Jack, drawing back. "We don't want a cab. We're going to take a car."

The cabmen drew back with a look of disappointment and began yelling at somebody else.

"What car do we take, Jack?" asked Dick, looking up and down the street in a puzzled way.

"The crosstown one. We change at Eighth avenue to a car that'll take us down to Twenty-third, within half a block of Mrs. Blake's place."

"All right. You've got the directions, so it's up to you to land us at our destination all right."

"Don't you worry, Dick. We'll get to Blake's in time for dinner."

"I hope we will, for I'm beginning to feel rather hollow under, my vest."

"It seemed to me that you ate enough at Poughkeepsie to last you for a week," grinned Jack.

"What are you talking about? I didn't have more than a bite."

"If you call that a bite I don't know what you consider a full meal. Mrs. Blake has agreed to give us a double room with board for ten per; but maybe she'll raise the ante after she gets on to the size of your appetite."

"Oh, you get out."

"Come on. Move lively. Here comes our car."

"How do you know it's our car?"

"Don't you see that little sign above the motorman's head. It says 'crosstown.' Come, now, follow me if you don't want to get lost."

Jack led the way, signalled the motorman, and they were soon aboard the car.

"Let us out at Eighth avenue, conductor," said Jack, as he tendered a dime for their fare.

The man nodded and handed the boy two transfers which entitled them to continue their ride down Eighth avenue on another line without extra charge.

"One would think you lived in New York all your life from the style you put on," chuckled Dick.

"Ho! Do you s'pose I want to advertise myself as a jay?" grinned Jack.

"See that you don't slip up on yourself before we get to Twenty-third street. You'll never hear the last of it from me if you land us in a hole."

"I'll land you nowhere but at our boarding-house on Twenty-third street."

"See that you do. New York is a fine place, isn't it?" said Dick, enthusiastically.

"Bet your life it is," replied Jack, who shared his companion's admiration for the chief city of America.

"What are they putting up yonder?" asked Dick, pointing to the section of Bryant Park where the city was erecting the new public library building on the corner of Fifth avenue and Forty-second street.

"A building," snickered Jack.

"Any fool can see that. It must be some public edifice. I'd like to know what it is."

"Why don't you ask the conductor, then?"

"I'd rather you'd ask him."

"Thanks. You can't use me for a cat's paw, Dicky old boy. I'm not giving my ignorance away."

"Oh, you make me tired," snorted Dick.

"You ain't half as tired as the wheel on that wagon yonder," chuckled Jack.

"How smart we are," retorted Dick, with a look of disgust. "I suppose you have had that pun on your mind for a week waiting for a chance to spring it on me."

"That's right. You're the only easy mark I know of."

"Oh, you just wait. I'll get back at you some time for all this."

"I'm not worrying, Dicky, about the future. Here's Sixth avenue."

"How do you know it is, smarty?"

"Because it's next to Fifth avenue, and because there are the elevated railroad tracks and the station."

"That's correct, sonny."

"I wonder if we shall like our boarding-house?"

"Give it up. My father answered the advertisement in the Herald, and took the room for us. If we don't like it we can move. The woods are full of boarding places in New York."

"I wonder what sort of a looking place Wall Street is?" asked Dick.

"You'll find out in the morning when you report for work at Fletcher & Co., and start in to learn the ropes as a stock broker's messenger."

"So will you, for you're going to work as Howard Golding's messenger. You won't be a bit better than me, Jack Holland. We both get \$6 per."

"That won't go far. Five dollars for board and room and the other dollar for washing and carfare. Until we

get a raise our paternal parents will have to supply the needful to make good our other expenses. My governor allows me \$2."

"Same here."

"We can't be high rollers on that, can we, Dick?" grinned Jack.

"I should say not. We'll have to economize. Save the pennies and the dollars will take care of themselves."

"I'd rather look out for the dollars."

"How can you when you won't have any to look out for for some time yet?"

"Oh, I'm going to be rich some day. I'll have money to burn."

"You think you will."

"I know I will."

"How can you tell?"

"An old gypsy woman told me so."

"She was stuffing you, like all fortune tellers."

"Well, one of her prophecies has come true already."

"What is that?" asked Dick, with some interest.

"She said I'd go to a big city inside of a year, and here I am in New York."

"When did she tell you that?"

"Eleven months ago. She said I'd make loads of money before I reached twenty-one."

"Loads of it, eh?" snickered Dick.

"Yes. She said that I was one of Fortune's favorites."

"She was giving you a pipe dream."

"Well, I've got six years ahead of me to make good."

"Do you really put any faith in her words?" asked Dick, in some astonishment.

"I'm not saying whether I do or not; but I'm going to try hard to make her statement come true."

"How are you going to do it?"

"I expect my nerve will pull me through somehow," replied Jack, confidently.

"If it is only a question of gall I think your chance is good."

"Eighth avenue, young fellows," bawled the conductor at this moment.

They got out of the car.

"I thought you was keeping your eyes skinned?" said Dick. "If the conductor hadn't warned us we might have gone on to the river."

"Don't worry over little things, Dick. Here's the car we want to take, so get aboard, and don't keep the motor-man waiting."

In a very short time they were landed at the corner of Twenty-third street.

"Which side of the street is Mrs. Blake's?" asked Dick.

"On the north side. The south side seems to be made up of business houses exclusively."

"Nice wide street, isn't it?"

"It's all right. Now follow me, sonny, and I'll lead you to our caravansary."

"Caravansary is good," grinned Dick. "When shall we get our trunks?"

"When the transfer people deliver them."

"Thanks. When will that be?"

"About eight o'clock. If they come at half-past seven we can take in a show."

"What show?"

"We might go to the Grand Opera House. It's handy."

"Where is it?"

"Just back of you on the corner of the street. Why don't you use your eyes? I saw it the moment I got off the car."

"I wasn't thinking about theatres."

"Neither was I, but I always see what's before my eyes."

"How much further have we got to walk?"

"Two doors. Here we are. This is Mrs. Blake's."

Jack opened a small iron gate, walked up a narrow gravel path, mounted a flight of steps and pulled an old-fashioned bell knob.

Dick was right behind him, and heard the jangle of a bell somewhere in the basement.

A servant answered the summons and Jack asked for Mrs. Blake.

"She's out. Are you the boys she expects?"

"I guess we are, Miss Sally," replied Jack.

"My name isn't Sally," replied the servant with a toss of her head. "It's Mary Ellen."

"Thanks, Mary Ellen. Will you guide us to our room?"

"Will you tell me your names, please? There are so many sneak thieves in New York that one can't be too careful whom we admit to the house."

"I hope we don't look like that gentry, Mary Ellen. My name is Jack Holland, and this young man is known as Dick Garland. We hail from Athens, not Greece, but good old New York State."

"You seem to be the parties the missus expects. Step inside, and I'll show you upstairs."

"Have you an elevator?" chuckled Jack.

"No, we haven't," replied the girl, tartly.

"How far up do we have to go?"

"Third floor back."

"All right. Lead on. We will follow you."

They were presently ushered into a very pleasant, though not elaborately furnished room.

"The bath room is on the floor below at the end of the hall."

"Thanks, Mary Ellen," replied Jack.

"If the room gets too warm for you turn off that damper in the baseboard," said the girl, pointing to the hot-air flue.

"Thanks again, Mary Ellen; but I've been told it never gets too warm in a New York boarding-house except in summer, and that's some distance away yet."

The girl looked suspiciously at Jack, but he kept a straight face.

"We always keep a good fire in the furnace," she said, rather haughtily the boys thought. "I ought to know, for I look after it myself."

"Then we'll take your word for it, Mary Ellen."

"Is there anything I can do for you two?"

"Not at present, Mary Ellen. We will call you if we need you."

The girl gave Jack a look that made Dick cover his mouth to prevent himself from laughing outright.

Then she walked solemnly to the door, opened it and walked out.

CHAPTER II.

JACK IN WALL STREET.

Jack and his friend Dick opened up their grips and took therefrom their combs, brushes and other toilet incidentals.

Then they washed up, removing such evidences of their long journey from their clothes as they noticed, and after that sat down by one of the windows to criticise the rear prospect, or backs of the houses fronting on Twenty-fourth street.

Presently there came a knock on the door.

"Come in," cried Jack, wondering if that was Mary Ellen back again.

A tall, thin, genteel-looking woman walked into the room.

She was attired in a dark dress and had eye-glasses perched on her nose.

"Good afternoon, young gentlemen. I am pleased to make your acquaintance and welcome you to New York."

She held out one hand as she advanced.

"You are Mrs. Blake, I presume," said Jack, advancing to meet her.

"I am. You are——"

"Jack Holland."

"Ah! It was your father——"

"Who wrote you and secured this room. Exactly. Allow me to introduce my friend, Dick Garland."

Mrs. Blake bowed, and so did Dick.

"I trust you like your room, young man."

"I don't see anything the matter with it," replied Jack.

"I set a very good table, as I wrote your father."

"I believe we shall offer no objection to that," said Jack, with a slight grin. "I don't eat much myself, but my friend Dick——"

"Oh, come off, Jack. None of your jokes, please."

"You mustn't stint your appetites, young gentlemen. I enjoy seeing my boarders eat."

"Thanks, madam. We will endeavor to oblige you in that particular. At least my friend Dick——"

"Drop it," growled Dick, punching him in the ribs.

"Dinner will be ready in half an hour. I presume both of you are hungry after your journey. Come right down as soon as you hear the bell."

"Thank you, ma'am, we will."

As the boarding missus had nothing more to say she excused herself and left the room.

"What did you mean by telling her that you don't eat much? Don't you know that you can make any dinner table look as if it had been struck by lightning after you have been seated at it for ten minutes?"

"Dicky, my boy, you're dreaming. Everybody in our house eats more than I do. Mother said she wouldn't miss me at the table."

"Oh, you go and bag your head. You just wanted to make yourself solid with the madam at my expense. You were going to say that I had an appetite like a rhinoceros, only I choked you off in time."

"All right. Have it your own way. The proof of the pudding is in the eating."

"What do you mean by that?" asked Dick, suspiciously.

"When you send your plate in for a second helping——"

"What of it? Didn't Mrs. Blake say just now that we mustn't stint our appetites? That she enjoyed seeing her boarders eat?"

"Sure she said it, but some people don't always say what they mean. Remember the meat trust preys upon Mrs. Blake. So does the milk trust, and all the other trusts."

"And so does the boarder who asks her for trust, too," snickered Dick.

"That isn't so bad," grinned Jack. "It's about the brightest thing you've said in a good while. It does you good to associate with me."

"Oh, come now, I like that. Just as if you were the only pebble on the beach."

At that moment the clang of a bell in the lower regions was heard.

"That's the signal we're waiting for," remarked Jack, jumping to his feet.

They descended to the dining-room in the basement, being guided thereto by certain sounds that could not be mistaken.

"Sit here, young gentlemen," said Mrs. Blake, indicating two chairs near the head of the table.

Mary Ellen brought in two plates of rather watery vegetable soup, and before the boys had finished it other boarders came down and Jack and Dick were introduced to them.

Mr. Blake, a ponderous-looking man, with a very mild manner, sat at the head of the table next to Jack.

A slick-looking young man, who said he worked in an office in lower Broadway, occupied a place opposite the boys, with a tall, angular literary lady on his left.

There were also a widow with two grown-up daughters, whose ages could only be guessed at, a couple of store clerks, who had to return to their work after the meal, three young women stenographers and several others.

Neither Jack nor Dick had much to say, though the sharp young man tried to engage them in conversation.

The stenographers cast eyes in their direction quite often, remarking among themselves what nice young fellows they appeared to be.

As soon as they had finished their meal they returned to their room to await the arrival of their trunks.

The baggage came at quarter past seven, which left them free to go to the Grand Opera House, where a popular musical comedy held the boards.

They returned to their boarding place at eleven and went at once to bed.

Next morning after breakfast Jack and Dick walked up to Broadway together and took a car bound for the Battery.

They got off at Wall street and walked down that narrow thoroughfare, past Nassau street, until they came to No. —, an office building, on the second floor front of which was the office of Howard Golding, stock broker, where Jack was going to work as messenger.

Here they parted for the time being, Dick going a few doors further on to the office of Fletcher & Co., stock brokers, which was a step or two below the street level.

Mr. Golding was an old friend of Jack's father, and he had written to Mr. Holland, who had a large family, and was not in very affluent circumstances, offering to take his son Jack into his office and put him in the way of learning the brokerage business.

Mr. Holland gratefully accepted the offer, but the boy didn't want to come to New York without his chum, Dick Garland, who was also anxious to get a position in Wall Street.

Accordingly Jack's father wrote to Mr. Golding asking if he could find an opening in another office for young Dick.

The broker very obligingly interested himself in the matter, and secured for Dick the position of messenger in Fletcher & Co's.

The two delighted boys made hurried preparations for leaving their homes, and on the morning of the day we introduced them to the reader at the Grand Central depot they boarded the Montreal Express at the Athens depot, and as we have seen duly reached New York.

As soon as Jack left his chum he walked up the stairway to the second floor and entered the outer office of Howard Golding.

A pleasant-featured boy was seated in the room reading a newspaper, and our hero asked him if Mr. Golding was in.

"He hasn't got here yet," was the reply he received, so Jack said he'd take a seat and wait till the broker made his appearance, which he did in about half an hour.

"So you are George Holland's son Jack, eh?" said Mr. Golding with a smile when the boy introduced himself.

"Yes, sir," replied Jack in his pleasant, bright way. The broker regarded him with an approving eye.

"When did you arrive in the city?"

"Yesterday afternoon, sir."

"Your friend Garland came with you, I suppose?"

"Yes, sir. We came downtown together this morning, and he went to Fletcher & Co., where you were so kind as to get him a position."

Mr. Golding asked Jack many questions, told him what would be expected of him as the office messenger, and then called his present messenger inside.

"William," said the broker, "this is your successor. He is a stranger in New York. Kindly initiate him in his duties, so that when you leave me he will be qualified to take your place."

"Yes, sir," replied the other boy, regarding Jack with considerable interest. "What is your name?" he asked, when the two walked out into the reception-room.

"Jack Holland."

"Mine is Will Baldwin. Where do you hail from?"

"Athens, Saratoga county, in this State."

"There's not much of the hayseed about you," said Will, with a smile.

"I hope not," replied Jack, with a grin. "Though I'm pretty green as far as this town is concerned."

"You won't remain so long. Now, as the old man has put it up to me to break you in, you had better go about with me everywhere."

"That suits me."

Baldwin then explained to his successor exactly what his duties would be.

"When you're in the office you will occupy this chair. When visitors call and inquire for Mr. Golding, if he is in you will take their names into the private room, and if the boss is willing to see them you will show them into his sanctum—otherwise nit. When business is brisk, which happens at any moment, in longer or shorter spells, according to how the market is going and the interest the outside public takes in the Street, you will be kept on the hop, skip and jump for four or five hours a day carrying messages to the offices of various brokers in this neighborhood, to the New street entrance of the New York Stock Exchange, to banks, trust companies and other places, as required. During those times you're not likely to get a chance to lunch until two o'clock. When times are dull you will be able to eat earlier if you want to. One of your duties will be to take the day's deposit to the Manhattan National Bank. You will also have to go to the postoffice twice a day. By the way, I'd better introduce you to Mr. Day, our cashier. Come with me."

Jack was made acquainted with the cashier, and that gentleman expressed his pleasure at knowing him.

Will also introduced Jack to Miss Dickie Lingard, the stenographer, and to the clerks in the counting-room, who welcomed the new employee with much cordiality.

CHAPTER III.

AMONG THE BULLS AND BEARS.

Soon after ten o'clock Mr. Golding went to the Exchange.

A short time afterward a messenger boy entered with a

note for the broker, which he handed in to Mr. Day and hurried away.

The cashier called Will Baldwin, handed him the note, and told him to take it over to the Exchange.

"Come along, Jack. I will introduce you to the stamping grounds of the bulls and bears."

The two boys, who were now on excellent terms, departed for New street together.

A few minutes later they entered the rear end of the large room used by the members of the New York Stock Exchange for the transaction of their business.

Jack wasn't easily astonished at anything he saw, but this case was an exception.

While they stood at the gate waiting for an attendant to hunt up Mr. Golding he gazed almost open-mouthed at the scene of noise and confusion which the floor presented.

"Looks like rough house, doesn't it?" grinned Will.

"Bet your life it does. Those chaps around that post yonder aren't engaged in a free fight, are they?" he asked.

"Well, hardly."

"The mob around the man in the center seem to be shaking their fists or their fingers and howling at him to beat the band. What's he done to them?"

"It's hard to say what he has done or means to do to them, but just now he is bidding for a certain stock, which they are anxious to let him have."

"Gee!" gasped Jack, "I can't make head or tail of this sort of thing. The room is full of men, shouting, gesticulating and acting like crazy men. Who are those two persons on the platform who seem to be taking things pretty easy?"

"The gentleman in the swinging chair is the chairman of the Exchange. He opens business and closes it with that gavel you see on the desk in front of him. He also reads out notices and communications occasionally. The other chap is a visitor, I guess."

Mingled with the uproar made by the perspiring brokers Jack could hear the incessant tick of telegraphic instruments and the tingle of the telephone bells in the numerous little booths.

On one side of the room was a long blackboard, with the names of all the listed stocks inscribed in initials in a line across the top of the board.

A man and a couple of boys were continually chalking up quotations in little spaces underneath the initials.

Mr. Golding came up, took the message from Will's hands, read it and walked away.

"You'll get used to this place in a short time," said Baldwin, as the boys left the Exchange, and the strident roar melted away behind them.

Everywhere Will carried a message that day Jack went with him.

They also went to lunch together down at a Broad street quick lunch counter.

Whenever they ran across a prominent broker on the street Will pointed him out to Jack, and the new messen-

ger registered his countenance in his brain for future use if needed.

Jack asked his companion many questions about stock market methods, all of which Baldwin obligingly answered to the best of his ability.

The more Jack saw of the financial district the more interested in it he became.

The brokers seemed to be a merry lot, in spite of their buccaneering methods on the floor of the Exchange.

An evidence of this was presented to Jack when he and Will visited the Board room for the second time before the place closed for the day.

A stout, dignified looking broker was walking across the floor when a fellow-member on the edge of a crowd around the Erie standard suddenly turned around and with a sly stroke sent his tall hat spinning upon the floor.

The victim, amid a general titter, chased his head gear, and then returned to wreak vengeance on the guilty one.

He thought he had recognized his aggressor, who, with an innocent expression on his countenance, was intent on his memorandum book.

It happened, however, that his suspicions centered on the man beside the real mischief-maker, and with a vigorous sweep of his hand he knocked the gentleman's hat off with the remark that "two could play at that game."

His mistake involved him in a scrimmage with the aggrieved party, and a dozen other brokers got mixed up in it before matters were finally straightened out.

Jack, who had been an interested observer of this horse-play, was tickled to death, and laughed long and loud over the scrap.

"You wouldn't think men engaged in serious business would cut up like that," he said to Baldwin when they got outside.

"Oh, they're up to all sorts of larks. Brokers are unlike any other class of men in business hours. They often act just like a pack of schoolboys. It seems to be one of the customs of the Street from way back."

"I think I'd like to be a broker," said Jack.

"Well, you're in line now to pick up the business. If you make yourself solid with Mr. Golding, he'll give you every opportunity to get ahead. Study up stock exchange methods, take a little flyer in the market once in awhile, if you have the cash to spare, so as to get your hand in, and maybe some day, when you have acquired funds enough, you will be able to hang out your own shingle."

"I should think a man would require a great deal of capital to carry on this business, where a single transaction often amounts to a hundred thousand dollars or more."

"Yes, but not so much as you may imagine. I haven't time to explain all that to you now, but you'll get next to it yourself in the course of time if you continue to work in Wall Street."

At three o'clock Dick Garland entered Golding's office.

Walking up to Jack, he told him that he was off for the day.

"How do you like it as far as you've gone?" Jack asked him, with a grin.

"Tiptop. Fletcher's regular messenger is showing me the ropes. He leaves Saturday for Philadelphia, where he has a job with his uncle. How are you getting on?"

"Like a bird. Let me introduce you to Will Baldwin. He's got charge of me for the present. Baldwin, this is my old chum, Dick Garland."

"Glad to know you, Garland," said Will, as the two boys shook hands.

"Same here."

"You're from Athens, too, aren't you?"

"Sure thing. It's the greatest town in the country next to New York."

"Don't mind him, Will," said Jack, with a chuckle. "He'll get over it in time."

"Get over what?" asked Dick, suspiciously.

Jack tapped his forehead and looked solemn.

"Do you mean to say I'm——" began Dick.

"Lightheaded? Sure you are," replied Jack.

"Well, if you haven't a nerve!" cried Dick indignantly.

"I'm no more lightheaded than you are."

"You aren't?" replied Jack, in seeming astonishment. "I'll leave it to you, Baldwin. Look at the color of his hair."

Dick tumbled to the joke, for he was something of a blond and grinned.

"All right," he retorted. "You got me that time, but I'll get square with you at the first chance, see if I don't."

"Say," said Baldwin. "You fellows better come along with me, and I'll show you all around the district, so that you can get the lay of the ground."

This proposition was agreeable to Jack and Dick, and for the next two hours Will piloted them around the neighborhood from Pearl street to Broadway and from Wall street to the Battery.

He told them the names of the different streets, pointed out all the prominent office buildings and other edifices of note, and worked in a good many laughable experiences he had been through during his two years' stay in the Street.

"By the way, Baldwin," said Jack, "you didn't tell me why you are getting out of Wall Street. I shouldn't think you'd want to give-up such a fine job."

"I'm going to Chicago with my folks. My father has just got a dandy position as general manager of a large manufacturing plant out there, and he's going to give me a swell posish. I get \$8 here, while in Chicago I'm going to start in at \$10, with the certainty of a raise every once in awhile as I deserve it."

"That's isn't so bad. I wish you luck," said Jack.

Shortly afterward Jack and Dick parted from Baldwin and went to their boarding-house.

CHAPTER IV.

SAVED BY A HAIR.

"Jack," said Mr. Golding, coming out of his private office, and handing his messenger an envelope, "take this to Mr. Bullock."

"Yes, sir," replied the boy promptly, springing from his chair, where he had been reading the previous day's quotations in the Wall Street News.

Jack put on his hat and darted for the door opening on to the corridor, while his employer went into the railed-off counting-room to see his cashier.

Our hero had now been a year in Wall Street, and what he thought he didn't know about the financial district wasn't worth mentioning.

He had buckled right down to business from the start in a way that pleased Mr. Golding immensely.

Naturally bright, his daily experiences in Wall Street gave him an added burnish that was reflected in his activity, his gentlemanly deportment and his cleverness.

He became a general favorite among all the brokers with whom he came in contact.

They were always glad to see him when he came into their offices with a message, and when they met him on the street they often stopped and had a short chat with him, for Jack invariably had something interesting to say.

He and Dick Garland were the same old chums they had been since they were knee high to a grasshopper, and they still boarded with Mrs. Blake on Twenty-third street.

Some of the new boarders said they seemed to own the house, for they were first favorites with the missus, but of course that was only jealousy on their part.

At any rate, the boys managed to get all that was coming to them for their money, and perhaps a little more.

Jack started for Broad street at a smart pace.

He knew that Bullock & Co. had their offices in the Vanderpool building, in Exchange place.

It was near the noon hour and the streets were crowded with brokers, messenger boys and others whose business or curiosity called them to that locality.

Half way down the block between Wall street and Exchange place some men with a stout wagon were hoisting a small steel safe to the tenth floor of a tall office building.

There were the usual warning signs, tin placards with the word "Danger" painted in red letters on them, posted on either side of the sidewalk in front of the building, but many persons paid very little attention to them.

Jack stopped for a moment to watch the slowly ascending safe, on which a man was perched to keep it from defacing the projecting parts of the building.

Suddenly one of the ropes holding the safe snapped, with a report like a pistol.

A second followed and the man grabbed the pulley ropes to save himself.

A hundred people, attracted by the noise, looked up

and held their breath as they saw the safe slipping out of the embrace of the remaining ropes.

Its descent to the sidewalk was now only a matter of a few seconds, and the men on the wagon shouted hoarse cries of warning to nearby pedestrians, which were taken up by passers by as they skipped hastily from the danger zone.

Jack started to fly, too, when at that critical moment an old gentleman came out of the main entrance to the building and started directly across the walk under the suspended safe.

"Great Scott!" gasped the boy. "He'll be killed."

A medley of cries were hurled at the old gentleman.

He heard them, realized that something was wrong, and stopped stock still in the worst spot of all, apparently confused and uncertain what to do.

It was a thrilling moment, for nearly five hundred people, not one of whom dared rush to his assistance.

There was one, however, who was equal to the emergency.

That one was Jack Holland, boy though he was.

He saw that in a few seconds the safe would be released and descend like a flash on the old gentleman's head.

"I must save him," he muttered.

To resolve to do a thing was to act with Jack Holland.

Without wasting a moment to calculate his chances he darted right for the old gentleman, while a cry of surprise and almost horror arose from the crowd.

Crack!

The ropes parted and like a flash of light down came the safe.

But Jack had swept the old gentleman with him down into the doorway of a broker's office just as the safe struck the pavement with a crash that was heard some blocks away.

A cloud of fractured pavement splinters arose into the air.

Much of it followed Jack and the man he had saved by a hair, and fell upon their clothes as they lay upon the floor of the broker's office, the plate glass windows of which were smashed in by the shock they sustained.

A tremendous crowd gathered about the scene of the disaster.

The safe had bored its way through sidewalk girders and all into the cellar extension beneath, and left a yawning, ragged opening in its path.

There was excitement to burn in the locality.

The windows above and around and across the street were peopled with startled faces, few of whom had actually seen the accident, but had been aroused by the crash.

While this was going on Jack picked himself up and assisted the terrified old gentleman to his feet.

The stranger, a very respectable looking man of nearly seventy years of age, was as white as a ghost and trembled like an aspen leaf.

"Wha—what has happened?" he gasped, faintly.

"A safe fell from the ninth floor of this building, and

you were right under it until I dashed you out of the way," replied Jack, in unsteady tones, for now that the crisis was over the reaction was beginning to tell on him.

The clerks of the office, and the broker himself, who happened to be in, now gathered about the pair and offered to assist them.

"Please bring a glass of water for this old gentleman," asked Jack, "and a chair also. He can hardly stand up."

The chair and the water were speedily brought, while a crowd of curious people stood just outside the door and windows and gazed in at them.

Among them were many who had seen the boy make his heroic rescue, and they were detailing the circumstances to those who had not.

The universal feeling of the crowd toward Jack, whom nobody recognized, was that of undisguised admiration.

Had he come out at that moment they would have cheered him to the echo, and every small boy would have followed him to his destination, as if he were a notable character visiting the district.

Several of the clerks in the broker's office had seen what the boy did, and they were telling their boss and their fellow clerks what a brave lad Jack was.

"I believe you have saved my life, my lad," said the old gentleman at length, when he had become more composed.

"I won't say I haven't, sir," replied Jack. "I am very glad indeed I was able to do something for you. It would have been terrible had you been killed. Why, my blood turned cold when I saw you come out of the entrance of this building and stop right under that safe after the ropes had snapped and it was toppling over on the point of falling."

At this point a gentleman pushed his way through the crowd at the doorway and entered the office.

He stepped right up to the old gentleman as if he knew him.

"You had a very narrow escape, Mr. Richardson, and you owe your life to this brave boy. I saw the whole occurrence. It was the nerviest act I ever saw or heard tell of. Allow me to shake you by the hand, young man. I consider it an honor to do so. I should like to know your name. If I am not mistaken you work in this neighborhood and I have seen you before."

"My name is Jack Holland. I am messenger for Howard Golding, No. — Wall street."

"Write that down for me, Mr. Church," said old Mr. Richardson, eagerly.

The gentleman took a card from his pocket, did so and handed the card to the rescued man.

Then he turned to the boy again.

"I have heard about you, my boy," he said. "I am a broker, too, and my name is William Church. I am very glad to know you personally. This old gentleman, whom you have so signally aided, is Mr. Lee Richardson, a retired stock broker, once one of the prominent lights of the Street. I am sure he is very grateful to you for what you have done for him."

"I shall never forget you, Holland," said Mr. Richardson in a tone which left no doubt as to the sincerity of his sentiments. "You must let me take you upstairs and introduce you to my son, who has an office on the fourth floor. He will want to thank you for saving my life."

"But I don't want any more thanks, sir. You have thanked me and that is enough. I can't stay here any longer anyway, as I have a message to deliver at the Vanderpool building."

"I can't let you go off without——"

Two police officers and a reporter for a morning daily now came into the office and Jack found that he would not be permitted to escape yet awhile.

The officers questioned him and made notes in their books, and the reporter talked with him and made shorthand notes in his book.

Then they turned their attention to the old gentleman, and while they were engaged with him Jack took advantage of his chance and made a break for the doorway.

The crowd parted respectfully to let him pass, and they looked at him as if he was the President of the United States on a tour of Wall Street.

He got clear of the people at last, skipped across Broad street and entered Exchange place.

Hastening into the Vanderpool building, he took an elevator for the fifth floor, reached Bullock & Co., and delivered his message.

CHAPTER V.

THE MASONIC CHARM.

Nobody in Bullock's office had heard about the accident, and Jack didn't care to enlighten them.

He waited till Mr. Bullock gave him an answer to the note and then he started back for his own office.

There was still a big crowd gathered around the scene of the safe affair, but the young hero of the occasion kept on the opposite side of Broad street and passed on toward Wall street without being recognized by any of the eyewitnesses of the occurrence.

As he was crossing the street near Morgan's Bank he almost ran into Dick, who was looking down Broad.

"What's all the excitement about, Jack?" his chum asked, pointing at the distant crowd.

"Some men were raising a safe to the tenth floor of that building. When it reached the ninth floor the ropes snapped and the safe fell to the sidewalk, going right through to the cellar."

"Oh, that's what it is, eh? Anybody hurt?"

"I guess not," replied Jack, with a twinkle in his eye.

"Did you see the safe drop?"

"No."

"The safe company will have a nice little bill to pay for the damage, don't you think?"

"I should imagine so."

Dick continued on down Broad street, while Jack kept on his own way.

As he was stepping up on the sidewalk in front of the bank the glitter of the sunshine on something bright attracted the boy's attention.

He stooped down and picked up a magnificent Masonic watch charm, encrusted with diamonds.

"My stars! This is a handsome ornament," he exclaimed. "I wonder who it belongs to? I'll bet somebody is cursing his unlucky star for losing this thing."

What Jack assumed to be the owner's initials were engraved on the inside of the charm, but they didn't throw much light on the subject.

"It must be worth two or three hundred dollars," he thought. "I'll show it to Mr. Golding. Perhaps he might know the owner."

His employer wasn't in when he got back to the office, so he went into the stenographer's den and showed it to Miss Lingard.

"Isn't that just lovely!" she exclaimed. "Did you find that?"

"That's what I did, Dickie."

"Where, for goodness sake?"

"Not far from the Stock Exchange."

"What are you going to do with it? Wear it yourself?"

"Why should I wear it? I'm not a Mason. I'm going to try to find the owner."

"How do you expect to do that?"

"If I can't find out any other way I'll advertise it."

"You ought to get a reward for returning it. It looks to be very valuable," said the girl, examining the jewel carefully.

"Well, Dickie, I shouldn't refuse a small compensation, as I'm not very flush these days."

"You boys never seem to have a cent."

"What would you expect me to have on \$8 per, with my board, lodging, clothes and other incidentals to come out of it? I think I'm doing pretty well to keep out of debt. Never mind, I'm going to be rich some day."

"You say that very nicely, Jack," laughed the girl.

"Sure I do. Don't you believe it?"

"I believe everything you say, Jack," replied Dickie, with a roguish glance.

"You do like fun. I'll tell you what— Excuse me, there's somebody just come into the outside room," and Jack hurried out of the counting-room.

It was Mr. Golding.

The boy followed him into his private office.

"I found this charm on the street opposite the Morgan Bank," said Jack, exhibiting his find. "Do you recognize the initials on the back, sir?"

"Why, that's George Sangree's Masonic charm," replied the broker in some surprise.

"I guess you're right. The initials are G. E. S."

"I know I'm right. Every broker on the floor knows that charm by sight. He says it's worth \$900."

"Gee whiz! That's a lot of money to put into an ornament."

"He can afford to put \$9,000 into such a thing if he wanted to. He's said to be worth half a million."

"May I carry it over to his office, sir?"

"Certainly. He ought to give you \$100 for fetching that back to him."

"I wouldn't kick if he did; but I'll be satisfied if he gives me \$10. It ought to be worth that to him."

"Oh, he'll give you more than \$10. He thinks a good deal of that charm. I'll bet a hat he's all broke up over its loss."

Jack put on his hat and ran over to Mr. Sangree's office, which was on the other side of Wall street.

"Mr. Sangree in?" he asked the office boy.

"What do you want to see him about? Got a message?"

"Never you mind, sonny. Just run in and tell him I want to see him on important business."

"Who are you, anyway?"

"My name is Holland. Sorry I haven't a card, but I guess you can remember it long enough to carry it into the private office."

The boy gave him a sour look and went into his employer's sanctum.

Presently he came back.

"Mr. Sangree wants to know the nature of your business."

"All right. Ask him if he lost a Masonic watch charm."

The boy carried the message inside and came back, followed by the broker.

"Did you find a Masonic watch charm?" he asked Jack, in some excitement.

"I did."

"Let me see it."

Jack took it out of his pocket.

"That's mine," he said, in a tone of intense relief. "I lost it after I left the Exchange less than an hour ago. Where did you find it?"

"On the edge of the gutter opposite Morgan's Bank."

"By jove! I'm glad you found it. How did you guess it belonged to me?"

"My employer, Mr. Golding, told me that he had seen it on you."

"I was going to advertise for it and offer \$200 reward for its return. You are entitled to that, my young friend. Just step into my office."

"I don't ask you to give me so much as that, sir. In fact, I have no right to expect anything. It was my duty to return it to you as soon as I found out that you were its owner."

"That's all right; but most persons wouldn't look at the matter with such honest eyes as yours. Sit down. On second thought, I'll make it \$300. What did you say your name was?"

"Jack Holland."

Mr. Sangree immediately drew his check for \$300 and handed it to the boy.

"I am very much obliged to you, sir," said Jack. "But I don't think I'm entitled to such a large sum."

"Don't let that worry you, Holland. That charm cost me \$900, and I wouldn't lose it for good for twice \$900. You have done me a great favor, my boy, and I won't forget it. Good day."

With his check in his pocket Jack returned to Mr. Golding's office.

CHAPTER VI.

JACK'S FIRST VENTURE IN STOCKS.

The late editions of the afternoon papers had the story of the safe accident on Broad street, and Jack Holland was rated as a hero of the first magnitude.

On their way to the Broadway car Dick and his chum as usual bought their evening papers.

Dick was the first to notice the account of the affair printed under a big scare head.

"Here's the account of that safe that fell in Broad street at noon to-day," he said as they seated themselves in the uptown car.

"That so?" replied Jack, opening his own paper and looking for the story himself.

He was curious to see what the newspaper said about the accident.

For a few moments they were both deeply absorbed in the article.

"Howling dervishes!" exclaimed Dick, suddenly, as his bulging eyes read the words that detailed the thrilling rescue of old Mr. Lee Richardson, a retired stock broker, by Jack Holland, a messenger employed by Howard Golding, No. — Wall street. "What does this mean?"

"What's the matter?" grinned Jack, who easily understood the cause of his chum's astonishment.

"Say, is this you, or am I dreaming?"

Jack chuckled.

"Did you actually save that old gentleman from being mashed into a pulp by that safe?"

"I guess I did," admitted his friend.

"Then why the dickens didn't you tell me about it when I met you on Broad street and asked you what was the cause of the crowd about the building?"

"Oh, I was in a hurry to get back to the office."

"That's all rot. It wouldn't have taken you a minute to have put me wise to the affair. Are you going back on me these days?"

"Certainly not."

"Then why didn't you tell me?"

"I thought I'd let you find it out yourself."

"That wasn't a square deal," retorted Dick, in an aggrieved tone.

"Nonsense!"

"You can't wriggle out of it that way. You didn't treat me fair."

"Look here, Dick, what are you kicking about? If I'd told you what I had done it would have looked as if I was trying to blow my own horn. I didn't want to give you the idea that I thought myself a little tin hero just because I happened to do what the newspaper calls a big thing. I saw the old gentleman standing right in line with that toppling safe. He seemed too paralyzed to move away. I just jumped right in and yanked him out of danger. I didn't do it because I wanted to have bouquets thrown at me afterward. I simply wanted to save him from imminent peril. I am happy to know that I was successful. That's all there is to it."

"Well, you might have told me that on Broad street as well as now," insisted Dick.

"What's the difference? You know all about it now. You'll oblige me by letting the matter drop."

Dick saw that Jack didn't want to discuss the affair further, so he said no more and contented himself by finishing the story in the paper.

He certainly could not help admiring the nerve his friend had exhibited in such a desperate emergency.

He knew that he never could have done such a thing himself.

By the time they reached their boarding-house several of Mrs. Blake's boarders had read the story.

One of them cut it out of the paper, and when she came down to dinner started it on a tour around the table.

It had made the circuit before the boys came into the dining-room.

The result was that Jack Holland was regarded with unusual interest when he took his seat.

Of course the subject was presently brought up, and Jack discovered how embarrassing it sometimes is to be suddenly brought into the limelight of public attention.

The boarders wanted to know all about the details which had escaped the newspapers, but the boy refused to gratify their curiosity on the ground that he didn't care to talk about the matter.

After he and Dick got back to their room, Jack told his chum about the Masonic charm he had found in the gutter in front of Morgan's Bank.

"It belonged to George Sangree, the broker, and I returned it to him."

"How did you find out that it was his property?" asked Dick.

"Mr. Golding recognized it."

"Did he give you anything for recovering it?"

"Yes. He gave me this check," replied Jack, exhibiting it.

"Three hundred dollars!" exclaimed his friend. "Gee whiz!"

"Mr. Sangree said the charm is worth \$900, and that he wouldn't have lost it for good for twice that amount."

"You're lucky. What are you going to do with all that money?"

"Well, I'll tell you. I'm going to soak it right into fifty shares of D. & E."

"You are?"

"I am. I heard yesterday that D. & E. is going to advance, and so I've decided to take a shy at it. It closed to-day at 57 7-8. Let us call it 58. Fifty shares on a ten per cent. margin will call for \$290. If it goes up a couple of points I'll clear \$100."

"And suppose it goes the other way?"

"I'm not supposing any such thing."

"But it is just as likely to go back two or three points as it is to advance."

"I don't think so. At any rate, I'm going to take the risk."

"You wouldn't catch me putting \$290 up on stocks. I'm no chump."

"Then you think I'm a chump, do you?"

"I think you're foolish. Three hundred dollars is a lot of money. If I had it I'd hold on to it with a double copper-fastened grip."

"Nothing ventured nothing gained, Dickie."

"Ho! That's the principle that brings so many lambs to the Wall Street slaughter-house."

"Well, I'm willing to be a lamb for once at any rate," Jack remarked laughingly.

"I hope you won't lose your fleece, old fellow," grinned Dick; "but I have my doubts about it."

"As long as it isn't your fleece don't worry."

Of course by next morning every broker in the district had read about the safe accident, and perhaps fifty of them found some excuse to call at Howard Golding's office in order to catch a look at the boy who had shown such courage.

Several of these brokers knew Jack either personally or by sight, and they shook hands with him and said very nice things to him.

Mr. Golding was also buttonholed a hundred times that day and congratulated on having such a boy in his employ.

"Why, Jack," he said, when he returned from the Exchange, "you have made yourself quite a conspicuous personage in Wall Street. Everybody seems to be talking about you to-day."

"That's what a fellow is up against when he gets his name in the newspapers," replied Jack.

"One of the penalties of fame," smiled the broker.

"Well, sir, I have one satisfaction. People will forget all about me and the safe affair in a day or two."

When Jack returned to the reception-room he found a gentleman waiting there to see him.

It was Mr. Lawrence Richardson, the son of the old gentleman whose life he had saved the day previous.

Mr. Richardson was a well known broker whose office was in the New York building.

He not only expressed his gratitude to the boy in feeling terms, but he presented him with an elegant gold watch and chain as an evidence of his appreciation of the priceless service Jack had rendered him and his family.

"Neither father nor I will ever forget what you have done for us," he said, as he prepared to take his depar-

ture. "Now you must call and see us at our home. We live at No. — Madison avenue. When shall we look for you? Can you call Sunday and take dinner with us?"

Jack said he would be happy to do so.

"Very well. We shall expect to see you on Sunday at three. My father is suffering from the shock to his system to-day, but I guess he'll be all right in a day or so."

With these words Mr. Richardson shook hands with Jack and went away.

The boy then asked Mr. Golding if he could go out on a little business matter of his own which would not take him long, and having obtained permission to do so, he ran around to a little bank in Nassau street that made a specialty of buying and selling stocks for its customers and others, and asked the margin clerk to buy for him fifty shares of D. & E. at 58, the ruling price, putting up his \$300 check and receiving \$10 back.

Jack now having a personal interest in the stock market, watched the office ticker with more interest than he ever did before.

He experienced a spasm of joy when he noticed that D. & E. had gone up half a point.

"That's \$25 I've made already."

He forgot, however, that had he tried to realize at that moment on his deal the bank's commission would have cut that amount exactly in half.

It did not matter, though, as he had no thought of closing out so soon.

The stock went up to 60 that afternoon, and Jack was proportionately delighted.

"What have you got to say about my investment now?" he asked Dick, as they were on their way uptown. "My stock has advanced two points since I bought it."

"So you really did make the purchase, Jack?"

"Sure I did. Did you suppose I was giving you hot air last night?"

"No, I don't say that. So D. & E. has gone up two points."

"It has."

"It may slip back to-morrow."

"I'm not worrying."

D. & E., however, did not slip back next day, but on the contrary advanced to 61.

Next day was Sunday, and Jack kept the engagement he had made to dine with the Richardsons.

He was very kindly received, Mrs. Richardson, the old gentleman's daughter-in-law, expressing her own gratitude to Jack in no uncertain terms.

He was also introduced to Miss Daisy Richardson, a charming little maiden of fifteen, who seemed to take a great fancy to him at once.

Jack was much impressed by her beauty and vivaciousness, and on the whole considered her the nicest girl he had ever met.

He stayed until nearly ten o'clock that evening, and when he took his leave both Mrs. Richardson and Daisy invited him to call soon again, which he promised to do.

Next day D. & E. went to 63, and Jack felt pretty good over the prospects of making quite a profit on his first venture.

"When are you going to realize?" asked Dick that night after dinner.

He had begun to take almost as much interest in his friend's deal as Jack did himself.

"I haven't decided," replied Jack.

"How high do you think it will go?"

"I haven't any idea; but I'm willing to bank on 65."

"You'll double your money if it goes as high as that."

"That would suit me."

"I wish I was in your shoes?" said Dick, a bit enviously.

"You do, eh? Have you changed front about risking your money in the market?" laughed Jack.

"I don't know," answered Dick, doubtfully. "It doesn't matter anyway, as I have no money to invest."

"Neither did I have any until I was so lucky as to find Mr. Sangree's charm. I've been itching a long time for a few dollars to make a venture in stocks. When a fellow is lucky, as I believe I am, he can afford to take chances."

"Suppose you win \$200 or \$300, are you going to bank it?"

"Sure, till I see another opportunity to make a haul."

"You'd better look out. You may wind up by going broke."

"Then I'll commence over again as soon as I get a fresh stake."

"I guess you've got a touch of the fever," said Dick, getting up and reaching for his hat. "Going out?"

Business was pretty brisk at the office next day, and Jack only got an occasional peep at the indicator.

He found that D. & E. showed no signs of a relapse.

The fact that the general tone of the market was buoyant also encouraged him to hold on for a while longer.

D. & E. closed at 64 3-8 that afternoon.

Next day the entire market advanced under heavy buying and D. & E. went up three points.

Things were steady on the following day, but on Friday D. & E. advanced to 70.

"I guess I'll sell out," Jack said to himself Saturday morning. "I never expected this stock to go so high. I don't think I can afford to be hoggish. In reaching after the earth I am likely to fall into the soup."

Having decided to sell, he took the first chance he got to run around to the little Nassau street bank and order his holdings closed out.

He received a statement on Monday showing that his profits on the deal amounted to \$587.

His first plunge in the market was therefore perfectly satisfactory.

CHAPTER VII.

MRS. BLAKE'S NEW BOARDERS.

One day not long after Jack realized on his D. & E. venture he accidentally overheard a couple of well-known

brokers talking about a pool that was being formed to boom a certain stock that had not been greatly in demand for many months.

Since his entrance into Wall Street Jack had heard a good deal about the maneuvers of brokers at times to corner some stock and force a rise in its price for the purpose of unloading their holdings at a large profit.

He had come to look upon these sort of things as pretty risky ventures, even when the promoters were backed by large capital.

He knew, however, that a successful pool often earned millions for its members.

It was rare for an outsider to get next to the purposes of such a combination; therefore Jack felt that he had got hold of a good thing.

The stock this particular pool had selected to boost was C. & O., then selling at 72.

He met Dick that day at a lunch counter.

"How would you like to make a few dollars, chappie?" he said to his friend.

"Well, say, if you know where I can make any just let me know, will you?"

"I'm going to put my boodle in C. & O., which is ruling at 72. If you can raise \$36 you can go in on five shares. I'm going to buy 120."

"What do you know about C. & O.?" asked Dick.

"I know it's going to go up soon."

"How do you know that?"

"I can't tell you that, Dick, for it's one of my secrets. But if you will hand me \$36 of your good money I feel reasonably sure of doubling it for you in a short time."

Dick considered the matter for awhile, and finally decided to risk that amount, which represented more than half of his savings.

Accordingly Jack that afternoon bought 125 shares of C. & O. at the little bank on Nassau street, putting up \$900.

Several days elapsed before there was any decided movement for the better in the stock in which the two boys were interested, then it began to go up an eighth of a point at a time.

At the end of ten days it was selling at 80 and was attracting considerable attention on the floor of the Exchange.

Dick was as tickled as a child over a new toy.

Jack, however, took things more coolly.

He had already been through the mill, as it were; besides he felt that he was operating on a sure thing.

The only thing that troubled him was when should he sell out.

He had to rely entirely on his own judgment in the matter, as he could form no idea at all as to the plans of the pool.

Two days later things got lively around the C. & O. standard in the Exchange, and in one day the stock rose to 90.

This represented a profit of \$18 a share on paper to the

boys, and Dick wanted Jack to realize right away, so he could get his fingers on the \$60, less expenses, he figured was coming to him.

"I wouldn't take any more chances, Jack," he said that night.

"I'm going to risk it up to 95," replied his chum.

"It may never go to 95," replied Dick, anxiously.

"I'm willing to bet it will."

"I'd sell out my chances for \$75 now, and be glad to do so."

"If I had \$75 lying around loose I'd take you up, but I haven't."

"You're \$2,160 ahead of the game at this point. I should think you'd be glad to get out while the chance is yours."

"No. I've got the nerve to hold on for a day or two more at any rate."

Next day the excitement in connection with the boom in C. & O. increased.

There was such a demand for the stock that it rose steadily to 96, at which point Jack notified the bank to sell.

Everything pointed to the shares going to par, but the boys thought he wouldn't risk it any further, especially as he knew it would be a great disappointment to Dick if the stock got on the toboggan before they got out from under.

Dick felt like standing on his head for very joy when Jack told him he had sold their shares.

"I'll get nearly \$120 out of it, won't I?" he said, gleefully.

"That's what you will."

"Gee! But you'll make a pile!"

"My profit ought to be something like \$2,840."

"How much will you be worth altogether then?"

"How much? About \$3,700."

"Jumping alligators! And a few weeks ago you hardly had a cent to your name."

"That isn't any lie, Dick. Finding that Masonic watch charm has put me on Easy street."

It was about this time that Mrs. Blake got two new boarders.

They introduced themselves as William Higgins and Edward Moreland.

Higgins wore a full beard, cropped close, while Moreland sported only a mustache.

They took the front square room on the same floor with Jack and Dick.

They were also assigned to seats at the table next to the boys.

Moreland was a bright, entertaining young man of perhaps thirty, while Higgins was rather taciturn, with an unpleasant eye, and his age was about forty.

"What do you think of the new boarders, Dick?" asked Jack one night.

"I don't take much stock in Mr. Higgins—I don't like his face; but Moreland seems to be all to the good. He can tell a first-class story."

"That's right. He's mighty entertaining. I wonder what they do for a living?"

"You've got me. They seem to have plenty money. I saw Higgins pull out of his pocket a wad as big as a baseball."

While the boys were talking a knock came at their door.

"Come in," said Jack.

The door opened and Edward Moreland stood on the threshold.

"I beg your pardon, my dear fellows. I hope I don't disturb you."

"Not at all," replied Dick. "Walk in."

"Thanks. I merely called to see if you had a match."

"We've loads of matches. Help yourself to as many as you want. You'll find them in that safe on the wall yonder."

"The fact is I smoke a great deal," remarked Moreland, who held a briar root pipe in his hand; "so you see it's an awful bother to be out of lucifers when you want them."

Their visitor helped himself to a few matches and started as if for the door.

"Don't be in a hurry," said Dick. "Sit down awhile. Nothing like being sociable, you know."

"Thank you, I will," smiled Moreland, taking a convenient chair and drawing up close to the boys. "You have a nice room here."

"Pretty fair as things go. Yours is much better."

"A little better furnished, that's all. Been here long?"

"Sixteen months."

"Indeed! I should call you the star boarders."

"We don't own the house yet," grinned Jack; "but we're pretty solid with the missus."

"You're lucky," laughed their visitor. "By the way, what business are you in?"

"We both work in Wall street."

"Ah, indeed," replied Moreland, with a look of interest in his eyes. "Clerks, I suppose."

"No, sir. Messengers. I'm with Howard Golding, and my chum works for Fletcher & Co."

A slight look of disappointment appeared in their visitor's eyes.

"Jack is almost the whole thing down at his office," grinned Dick.

"How is that?"

"He carries the office key, bosses the typewriter and lords it over the clerks. I shouldn't be surprised if he carried the combination of the safe in his brain."

"Don't you believe any such rot as that," said Jack. "I carry the office key, but that's about all. Mr. Golding has a great deal of confidence in me, which I try to deserve, but messenger boys are not usually entrusted with the combination of the office safe."

"Well, hardly," laughed their visitor. "I suppose," he added carelessly, "Mr. Golding buys railroad bonds and other securities?"

"Yes, sir."

"Mr. Higgins has just received a number of gilt-edge

securities as his share of his sister's estate, which was recently settled up. I believe he is thinking of turning them into cash. He has some idea of embarking in business in this city. I shall recommend him to call on your employer. Perhaps you could make a little commission if you introduced him to Mr. Golding. I dare say Higgins would be glad to put a few dollars in your way."

"No," replied Jack. "I wouldn't look for any commission in such a transaction. If Mr. Higgins will come down to our office I'll introduce him to Mr. Golding. He will find my boss a perfect gentleman to deal with."

"I'll tell Higgins," said Moreland, putting up his pipe and rising from his chair. "He'll be much obliged to you. Thanks for the matches."

"You're welcome," replied Jack, as their visitor walked out of the room.

CHAPTER VIII.

THE C. R. I. & P. R. R. BONDS.

On the following evening Edward Moreland knocked on the door of the boys' room, and, being told to come in, entered, accompanied by his room-mate, William Higgins.

"We have taken the liberty of intruding upon you for a few minutes," said Moreland, with one of his engaging smiles.

"Don't mention it," replied Jack, pleasantly. "Help yourselves to chairs. Nothing like being sociable, you know."

"Thank you," answered Moreland with a hearty geniality that was so taking in him, while Higgins bowed without a smile and pulled a chair up for himself.

Neither of the boys cared much for the society of the elder man, but ordinary politeness, together with their liking for his companion, caused them to extend to him the hospitality of their apartment.

"I told you last evening that Mr. Higgins has some bonds to dispose of," said Moreland, in an off-hand way, looking at Jack.

"That's right," admitted Holland.

"You kindly offered to introduce him to Mr. Golding."

"I will do so if he calls at our office and I am in at the time."

"So I told Mr. Higgins, and he feels greatly obliged to you for your offer."

"I shan't forget it, young man," interposed Higgins, with the nearest approach to a smile the boys had yet seen on his countenance. "Moreland and I are both strangers in this city, and it is sometimes well to have a friend at court, as folks call it. These securities, which I have brought with me to show you, came to me by the will of my sister. I am going to sell them, as I want the money to invest in business. I intended to go to your office to-morrow morning and offer them to Mr. Golding. I find I cannot do this because I have just received a telegram

calling me to Philadelphia on very important business. I will, therefore, intrust to you these securities to hand to your employer. Tell him I will call for the market value of the bonds, less his commission of course, some time in the afternoon. Probably not before four o'clock. This will give him time to verify the genuineness of the securities. I shall want the money in gold, as I have to use it in that shape."

Mr. Higgins produced a huge oblong envelope from his pocket, and took therefrom ten \$1,000 bonds of the C. R. I. & P. gen. 4's, and handed them to Jack.

"I will merely ask you to sign that memorandum receipt, designating the numbers of the bonds, showing that you have received them from me," added Mr. Higgins, giving the paper to him.

Before signing the receipt Jack looked the bonds carefully over, and so far as his inexperienced judgment could determine the bonds appeared to be all right.

"Thank you, young man," said Higgins as he took and pocketed the receipt. "Don't forget to mention to Mr. Golding that I want the money in gold. I shall, of course, have to depend to you to identify me when I call for the cash."

"That will be all right," replied Jack.

"As you are doing me a great favor in this matter I shall make it all right with you," said Higgins.

"If you mean by that that you intend to pay me in any way I hope you will forget it," answered Jack.

"But I shouldn't be satisfied unless——"

"I am always glad to accommodate a person I know, Mr. Higgins," interrupted Jack. "So long as the person appreciates the favor that is all that is necessary."

"Higgins certainly appreciates your kindness," interposed Moreland at this point. "I will guarantee that. He doesn't propose to offend you by offering you pay, but it is possible he might like to make you a small present—something that would indicate his appreciation. You understand what I mean," and the young man smiled meaningly.

"All right," replied Jack, with a grin. "I see what you are driving at."

In a few minutes the two gentlemen took their departure.

"It seems to me Mr. Higgins has a great deal of confidence in your honesty," remarked Dick when the boys were alone once more. "What do you suppose those bonds are worth?"

"I'll tell you in a moment," answered Jack, diving into his pocket and bringing forth a printed paper giving the quotations of all stocks and bonds which had changed hands that day.

He looked down the bond list, arranged in alphabetical order, until he came to a spot on which he rested his finger.

"There was one sale to-day of ten \$100 C. R. I. & P. gen. 4's at 102 1-2. The face value of these bonds are \$1,000 each. Their market value is consequently \$1,025."

"And you have ten of them?"

"Exactly. Total value, \$10,250."

"How can Higgins tell but that would be a great temptation to you? What guarantee has he that you might not sell the bonds yourself and skip with the proceeds?"

"It would not be easy for me to do that, even were I built that way. I would have to show how I came by the bonds before I could dispose of them. Mr. Higgins is safe enough in leaving them in my hands. But to tell the truth, Dick, I don't like the responsibility. Suppose I should lose these securities before I reached the office, where would I be at?"

"If you used ordinary care you could not be held responsible, as Mr. Higgins voluntarily intrusted them to you for his own benefit, not for yours. You did not ask him to let you carry the bonds to your boss."

"Well, I don't see what he wanted me to take them down at all for."

"Wants to save time, I suppose. He's going to Philadelphia in the morning, and will be back only in time to go to your office to get the money. That's the way I understand the matter."

"I suppose it's all right; but it looks kind of funny to me," said Jack thoughtfully.

The boys didn't go out that evening, and when they retired Jack took the precaution to place the envelope containing the bonds between the mattress and the springs of the bed.

When Jack and Dick left the house in the morning to go to business, Edward Moreland, who was standing by the gate, joined them and walked up toward Broadway with them.

He said he was going to Staten Island on business and took the same car downtown.

As the boys started to leave the car at Wall street, he accompanied them, saying he recollected that he had a call to make in Pearl street.

All three walked down Wall street together, until they came to the entrance of the building where Jack worked.

"This is where you hang out, eh?" remarked Moreland, looking up at the building. "What floor?"

"Second in front," answered Jack.

"When do you get off?"

"About five o'clock these days."

"You said you locked up, didn't you?"

"Yes; but I wish somebody else had that cheerful duty."

"Well, you want to be sure and have that money ready for Higgins when he calls after he gets back from Philadelphia."

"If the bonds are all right the cashier will have the money ready."

"I'm satisfied the bonds are all right," nodded Moreland in a positive way. "I wish I owned a few as good ones myself. Well, good-by. I'll see you to-night."

They shook hands and Jack rushed upstairs to open the office in readiness for the clerks.

CHAPTER IX.

A TIP ON A. & P.

As soon as Mr. Golding appeared at the office Jack took the envelope containing the ten C. R. I. & P. R. R. bonds in to him, and explained that they belonged to Mrs. Blake's new boarder, William Higgins, who wished to exchange them for their value in gold coin.

"To what extent are you acquainted with this William Higgins, Jack?" asked the broker.

"Well, sir, to tell the honest truth, I know nothing whatever about him except that he has been boarding at our house about a week."

"Did he mention how he came by these bonds, and give any reason for wanting to sell them?"

"He said his sister left them to him by will, and his reason for disposing of them is that he needs the money to invest in some business the nature of which he didn't state."

"He told you that, did he?"

"Yes, sir."

"Why does he want the money all in gold?"

"He didn't say."

"Why did he send these bonds to me by you instead of bringing them himself? Rather an odd way of doing business, don't you think?"

"He said that he had to go to Philadelphia this morning on urgent business, and as he wanted the money in a hurry, and knew you would have to verify them before buying, he thought he could save time by sending them by me. He will call for the money himself this afternoon when he gets back to this city, which will be about four o'clock."

Mr. Golding did not look thoroughly satisfied with this explanation.

However, he said he would look into the securities, and if he felt reasonably assured of their genuineness he would probably buy them.

Soon after that he sent the boy with a message to the Mills Building.

Jack took the elevator to the sixth floor, and thence made his way down the corridor toward the office of a well-known broker.

Here he delivered his message, and there being no answer he hastened back to the elevator again.

As he came in sight of it the cage had just stopped at the floor, going down, and a stout, well-dressed gentleman was boarding it.

The gentleman put his hand to his hip pocket and drew out his handkerchief as he stepped in.

Jack, who made a wild dash to catch the cage, saw something fall out of his pocket onto the marble floor.

The elevator man ignored the boy, slammed the door shut, and in another moment the cage vanished downward out of sight.

"He might just as well have waited for me as not," breathed Jack, very much annoyed, as he slid up to the iron framework surrounding the elevator.

Then he noticed a folded piece of paper on the floor at his feet.

"That must be what that gentleman pulled out of his pocket with his handkerchief," he said, looking down and picking it up.

It looked like a note of some kind, and as there was no address on it, Jack hesitated whether he ought to open it or not on the chance of the owner's name and address being on the inside, in which event, if the note seemed to be of any value, he could return it to him.

Finally he decided to look into it while waiting for the next cage to come down.

The note was headed with a date, beneath which was the following:

"O. G. S.:

"The consolidation is now an assured fact, and will be publicly announced in forty-eight hours. Put every cent you can beg, borrow or —steal, I was going to say, but you know what I mean—in A. & P., which is now ruling at 68, but which I assure you will be among the clouds in a week or ten days. All of us on the inside will make a barrel of money out of the rise. It is an A1 copper-fastened cinch for us wise guys, and don't make any mistake about it.

"Yours, T. R."

Jack was so interested in the contents of the foregoing note that he permitted the next descending cage to pass on down without signalling it.

He read it over a second time before the truth dawned upon him that he had actually got hold of a pointer that was worth having.

He remembered seeing reports from time to time in the financial papers in reference to the contemplated merger of the L. G. & W. with the A. & P.; but these rumors were denied almost as fast as they appeared.

If A. & P. succeeded in absorbing the L. G. & W. it would give the former trunk line entrance into the coal and iron regions that would be greatly to its advantage, in which case its stock was bound to advance with a rush in the market.

And now, according to this note, written evidently by a man on the inside, the consolidation of the roads had actually taken place, and the fact would become public property in forty-eight hours from the time the note was written, which bore the date of the previous afternoon at 4 o'clock.

At any rate, Jack judged that he had twenty-four hours before him to decide whether he would get in on the ground floor with the other fortunate ones.

"If T. R., who seems to be in a position to know, calls this opportunity to acquire A. & P. at its present low figure an A1 copper-fastened cinch, I think there's only one thing I should do, and that is go my limit on the

shares. Tips like this only comes to a person about once in a life-time, and he would be a chump if he let it get away from him."

Jack signalled the descending elevator, caught it and was presently in the street once more.

But his head was chock full of the prospects of making a big haul out of A. & P. as he hurried back to the office.

The more he thought over the situation the more resolved he grew to risking the money he had already made in the market by going the whole hog in A. & P.

"That old gypsy fortune teller told me that I would make a barrel of money before I reached twenty-one, and this seems like a first-class chance to hasten the good work. I've been uncommonly lucky anyway in my two previous ventures, and that encourages me to believe that I ought follow my fortunate streak up. If I'm really a favorite of fortune, as the gypsy said, why, I simply can't lose."

Jack, however, was too sensible a lad to rely purely on blind luck, especially when up against such a ticklish proposition as the stock market.

That afternoon he investigated in a quiet way the latest known developments in A. & P., and from what he learned in various quarters, when taken in connection with the contents of the note he had picked up, he felt assured that he could afford to take the chances.

Jack, for reasons which he deemed good and sufficient, had not deposited his \$3,700 in the savings bank, but had put it into a small tin box which he had placed in the office safe.

About half-past two o'clock he went to Mr. Day, the cashier, and asked him for the box.

It was immediately handed to him.

Jack took it aside, unlocked it and helped himself to \$3,400.

He had calculated that this was the amount he would have to put up on 500 shares of A. & P. at 68, on a margin of ten per cent.

Having received permission to absent himself from the office for a few minutes, he ran around to the little Nassau street bank and purchased the shares.

"Now I'm in it for fair, sink or swim," he said to himself as he walked out of the bank with the memorandum of the transaction in his pocket.

When he got back to the office Mr. Golding called him into his private room and told him that he had decided not to purchase the C. R. I. & P. bonds until he had had an interview with Mr. Higgins himself.

"Tell him, when he comes here this afternoon for the money, that I will see him in the morning any time between 9:30 and 10 if he will call."

"All right, sir."

Mr. Golding then put on his hat and overcoat and went home.

At four o'clock Jack was surprised to see Edward Moreland walk into the reception-room.

"Didn't expect to see me, did you?" he said, laughingly.

"No," replied the boy. "You're about the last person I would have looked for."

"Well, it's the unexpected that always happens, you know."

"That's right."

"I didn't drop in simply to make you a call, Holland," Moreland went on, his eyes taking in every detail of the office, "but to tell you that I received a telegram from Higgins stating that he would be obliged to take a later train, and that he will not be able to reach this office before 5:30. He told me to ask you to wait for him with the money."

"I would do so with pleasure if it merely depended on me, Mr. Holland; but Mr. Golding has directed me to say that he wants to see Mr. Higgins personally before he will buy the bonds."

A look of vexation came over Edward Moreland's face at this intelligence, and he said, in a tone unusually disagreeable for him:

"Then Mr. Golding did not procure the gold to pay for the bonds?"

"I don't think so," replied Jack, rather surprised at the unusual interest Moreland seemed to take in his companion's affairs.

"Higgins will be greatly disappointed," went on the young man, with a frown.

"I am very sorry," answered Jack, "but it is no fault of mine."

"I suppose not," interjected Moreland, glancing through the cashier's window at Mr. Day, who was counting a tray of \$20 gold pieces, something like \$12,000, which had been delivered in an express package a few moments before, and which had to be kept in the office overnight, as it was after banking hours.

The young man's eyes glistened strangely, perhaps aviciously, as he saw the gold and heard the musical clink of the coin.

"I will remain here till Mr. Higgins arrives and explain the situation to him," said Jack.

Moreland made no reply, but seemed to be studying the region behind the brass fence which shut off the counting-room.

Finally he turned around abruptly.

"What did you say?" he asked the boy.

Jack repeated the remark.

"Do so," answered Moreland. "He certainly wouldn't like it if he came here and found the office shut up."

With these words he nodded shortly and left the room with a quick step.

CHAPTER X.

THE UNMASKING OF WILLIAM HIGGINS AND EDWARD MORELAND.

It was after five when a cab stopped in front of the building where Mr. Golding had his office.

Mr. William Higgins got out with a good-sized satchel in his hand, mounted the stairs to the second floor and entered Golding's outer office.

The janitor's assistant was sweeping the room.

Higgins looked around for Jack Holland and spied him seated behind the brass fence reading an afternoon newspaper.

He put down the satchel on a chair just as the boy, who had been on the lookout for him, noticed that he had arrived.

Jack came out at once to meet him.

"I am sorry, Mr. Higgins, that the money is not ready for you, but——"

"I understand. I met Moreland and he told me that Mr. Golding wants to see me personally before he concludes the transaction."

Jack was both surprised and pleased to see that Mr. Higgins took the matter in such a good-natured way.

He was prepared for a somewhat unpleasant interview, instead of which the man showed not the least symptom of annoyance.

"Mr. Golding will expect to see you between 9:30 and 10 in the morning."

"All right," responded Higgins. "I find that a day or two will not make any difference with me now."

"I was afraid you would find some fault with me; but I assure you——"

"Don't say a word," replied Mr. Higgins in an unusually cheerful tone. "Why should I blame you? You have done all I asked you to do. On the whole it is much better as it is, for I shouldn't care to take the money away with me at this hour as matters stand. If the money was ready for me I should allow it to remain in your safe till morning. I suppose Mr. Golding is often obliged to keep considerable money in his safe over night."

"Not often, sir. This afternoon, however, we received an express package——"

Jack suddenly became conscious that he was saying too much and he stopped abruptly.

"Yes, yes, I understand. Out-of-town customer, I suppose. Package came too late for its contents to be sent to the bank. Such things will happen occasionally, you know," he rattled on in an off-hand way. "Well, Holland, I am extremely obliged to you for staying here on my account. I shan't forget it."

"Don't mention it, Mr. Higgins. Glad to oblige you."

"I shouldn't have come here after I met Moreland, only I knew you would be waiting for me to show up. So I took a cab and came around. Now it will be almost too late for us to get to Twenty-third street in time for dinner, so I shall insist that you dine with me at the Astor House."

Mr. Higgins clapped the boy familiarly on the shoulder and started toward the door without paying any attention to the satchel he had brought with him.

"I'm much obliged to you, Mr. Higgins, for the invita-

tion, but I guess I can get to the house in time for dinner," replied Jack, as they walked out into the corridor.

"Well, I want you to dine with me anyway. I've kept you down here long past your time, so it's only fair I should make some amends. Come, now, I'll take no refusal."

"All right, Mr. Higgins; have it your own way."

Mr. Higgins linked his arm in the boy's and they walked down the stairs together as if they were old friends.

He led Jack to the cab, and opening the door said:

"Jump in."

Jack did so, Mr. Higgins following after telling the driver to take them to the Astor House, and the vehicle started for Broadway at a good pace.

It was seven o'clock and quite dark by the time they finished their meal and stepped out on Broadway again.

They started up the thoroughfare together in a leisurely way on foot, and had got opposite City Hall Park when a man, who had been on the lookout for them, came out of a doorway and walked toward them.

"Why, hello, Moreland, what are you doing down here at this hour?" asked Higgins as if the meeting was entirely accidental instead of as it really was, a prearranged affair.

"I went over to Jersey City after meeting you on a little matter of business, got my dinner over there, and have only just got back," answered Moreland.

"All right. We'll take the next car uptown."

When a car came along they jumped on board and sat down.

Higgins and his room-mate got talking on various subjects till they had passed Canal street, when Moreland suddenly remarked:

"Why, what did you do with that satchel you had when I met you at the ferry? You said you were going to take it to the house, as——"

"By George!" exclaimed Higgins in apparent excitement, "I must have left it at the Astor House. No, I didn't. I remember I had it in my hand when I went into your office, Holland. I recollect I laid it down on a chair just as you came out from behind the brass screen to talk to me. You didn't see it in my hand when we came out, did you?"

"No," replied Jack.

"Then it's there now. I must have it, for it contains things I have to make use of to-night. You can get into your office at any time, can't you, Holland?"

"Yes," answered Jack, rather reluctantly, for he didn't relish the idea of having to return to Wall street that evening.

"It's too bad, but I'll have to impose on your good nature so far as to ask you to go back with me, so that I can recover my package. I don't see how I could have been so careless."

"Must you really have it to-night?" asked the boy.

"I positively must."

"All right. I'll go back with you."

"I know it's a shame to ask you," said Higgins; "but——"

"That's all right," replied Jack, good-naturedly, walking unconsciously into the trap these men had spread to catch him.

Higgins and Moreland exchanged glances of satisfaction as all three rose from their seats and the car was stopped for them to alight.

They took the next car bound for the Battery, and the clock on Trinity steeple was striking eight when they got out at Wall street.

A few minutes later they ascended the deserted stairway leading to Mr. Golding's office.

The night watchman in the corridor below had looked hard at them, but being well acquainted with Holland, to whom he nodded, he made no remark on their presence there at that hour.

Jack unlocked the office door and stepped forward to turn on the electric light when Higgins said:

"Never mind lighting up. I know just where I left that satchel," and he made a step forward.

Moreland was the last to enter, and as he did so he deftly snatched the key out of the lock, closed the door softly and locked it from the inside.

He conveyed the fact to Higgins by some preconcerted signal, and the bearded man suddenly turned upon Jack and said sharply:

"Do you know how much gold there was in that Adams Express package that was left here this afternoon after banking hours?"

The question nearly paralyzed the boy, who stared at the speaker through the gloom of the office as if his ears had deceived him.

"Why don't you answer, you little monkey?" demanded Higgins, gripping Jack by the shoulder.

"Why, what do you mean, Mr. Higgins?" asked the astonished lad.

"I mean just what I said," replied Higgins roughly.

"I don't wish to be impertinent, Mr. Higgins," said Jack, coldly; "but I fail to see what interest you can have in that package."

"That's my business. Moreland and I have made up our minds to get possession of that money, and anything else of value we can conveniently take away with us, including those bonds which you brought down here. We have simply made use of you to get into this office, and in order to keep you quiet until we are done with our business we will just take the liberty of making your our prisoner."

The two rascals, for such it was now apparent they were, thought they had an easy thing in Jack, as he was only a boy; but they made a great mistake.

In an instant he realized the trap which had been sprung upon him, and he tried to think of some desperate expedient for defeating their object.

As they started to lay their hands on him he sprang away from them, darted into the counting-room and made

for the cashier's desk, where he knew he would find a loaded revolver.

He probably would have succeeded in his object but for the activity of Moreland, who dashed after and clutched him just as he reached the desk.

"Hel——"

The cry, which Jack hoped might reach the ears of the night watchman, was stifled by a sinewy grip upon his throat, and a moment later Higgins was binding his arms with a length of soft rope he took from his pocket.

"Hold him until I can get a towel to gag him," the bearded rascal said to his associate in villainy.

This part of the business was speedily accomplished, and the two men tossed their victim down alongside of the cashier's big safe.

CHAPTER XI.

TURNING THE TABLES.

Higgins took a folding pocket dark lantern from his pocket, straightened it out into shape, and, striking a match, lit the small lamp inside.

With the aid of this light the two crooks examined the lay of the counting-room, already partially familiar to Moreland.

There were two safes in the room—the big one against which Jack had been laid and a smaller one close to a square table fitted with drawers.

"We'll tackle the small one first and see what's in it," said Higgins, who appeared to be the leader of the enterprise.

He hurried into the reception-room and presently returned with the satchel he had left there on his first visit to the office.

Unlocking it he emptied out a collection of fine steel burglar's tools on the floor.

He and Moreland lost no time putting the parts together.

Then they commenced their operations on the small safe.

Jack watched them with staring eyes, conscious that he was playing a very unenviable part in the little drama.

He kicked himself for having been such a fool as to fall so easily into the trap they had spread for his unsuspecting feet.

But it was too late now to gain anything by crying over spilled milk.

He was in their clutches and he didn't see any way by which he could thwart their criminal purposes.

However, he didn't intend to give up wholly to despair simply because things looked dark.

So, while their attention was wholly absorbed with the opening of the safe, he wrestled silently with his bonds.

If he only could get his hands free, he might be able to reach the revolver in the drawer of the cashier's desk;

then he would defend his employer's property if he lost his life in the end.

The softness of the rope rather defeated his efforts, but the careless way in which Higgins had in his hurry tied him was in his favor.

The greatest advantage he had, however, was the small size of his hands, which were long, thin and tapering, what people call genteel.

Given time enough, Jack was certain he could free himself.

The rascals were expert safe breakers, and made short work of the small one.

The steel face around the lock was drilled, a fuse inserted and the door blown out with very little noise.

Moreland uttered a chuckle of joy, for it was in this safe the cashier had deposited the \$12,000 in gold coin which had come to the office in the express package.

The young crook grabbed up the satchel, placed it on the table fitted with drawers, and, taking the tray of coin out of the safe, emptied it into the bag.

While he was doing this the bearded rascal approached their prisoner.

"This is where we get square with you, young man," cried William Higgins, stooping and shaking his red, hairy fist before Jack's face. "You ought to be thankful that we don't blow the whole top off your head."

He regarded the helpless boy with a triumphant and evil expression, while Jack returned his gaze without flinching.

"You're a nervier kid than I took you to be," grinned Higgins; "but it doesn't matter, for we've got you dead to rights. To-morrow you'll have a nice warm time of it trying to square yourself with the boss, I'm thinking, for the night watchman knows it was you who let us in here to-night. We never could have got by him without trouble but for you. Really," with a sardonic chuckle, "we ought to be everlastingly obliged to you for your kindness in making things so easy for us."

"Well, are you ready to tackle the big safe now, Bill?" asked Moreland.

"Yes. The bonds are in there, no doubt, as well as lots of other securities which we could raise money on if we only had them. It would be a shame to go away with just the gold alone when we are not likely to get such a snap soon again."

"That's right," agreed Moreland, lighting a Turkish cigarette he took from his pocket. "I believe in lifting everything in sight."

They began to select the tools they were going to use, the most important of which was the fine highly tempered steel drill they had employed to such advantage on the small safe.

In a moment or two they began work on the large safe.

Jack, though now close to them, but partially hid from their sight, recommenced his cautious struggles to free his hands from the rope.

They paid no attention whatever to the boy, being satisfied that they had nothing whatever to fear from him.

Ten minutes passed away in this manner, and nothing was to be heard but the deep breathing of Higgins, who was manipulating the drill, and the soft whirr of the diamond pointed instrument on the steel face of the safe door.

Jack looked up at the clock and dimly saw that it was now quarter past nine.

At that moment something gave way in the drill and Higgins uttered an exclamation of pain.

"What's the matter?" asked Moreland, who just then was selecting another steel tool from the bunch on the floor.

"The bit has broken and I've nearly smashed one of my thumbs against the safe," replied Higgins, with a subdued curse.

"Well, here's another bit."

"Then tackle this job yourself while I go and put my hand under the faucet."

"Don't be long, Bill. We can't be all night over this thing," answered the younger crook, tossing his half-smoked cigarette aside and taking up his associate's work, after inserting a new bit into the drill.

It was at this moment that Jack succeeded in freeing his hands.

"Now if I can reach that drawer and secure Mr. Day's revolver I may be able to outwit these rascals," he breathed.

He waited until Higgins disappeared in the direction of the lavatory, and then cautiously removed the towel from about his mouth.

"So far so good," he thought. "Now I've got to pass Moreland before I can reach the desk. A sudden dash ought to do it, for he's busy with the drill."

Jack drew in his legs by degrees, and was pleased to note that Moreland paid no attention to his movements.

Hidden by the side of the big safe and the gloom of the office, Jack slowly rose to his feet.

His head reaching the level of the top of the safe, came into unexpected contact with a heavy round ruler which had been thrown there some days previously.

Putting up his hand and noting what the article was, a new plan at once suggested itself to the brave boy.

He deftly took possession of the ruler, which formed a formidable weapon in the hands of a resolute person, and bracing his nerves for the effort, he suddenly dashed out behind Moreland and brought the ruler down upon him with considerable force.

The darkness of the room had largely contributed to the success of his movements, the only light being the round orbit of the dark lantern which was placed so as to shine upon the spot where the man was drilling.

Moreland never uttered a sound louder than a gasp of pain, and fell to the floor insensible.

Jack at once glided over to the cashier's desk, pulled out the drawer and secured the revolver.

He now felt in a position to cope even with the burly William Higgins.

But he thought he might be able to catch him by a strategic move.

His idea was to creep to the door of the washroom, slam the door to before the rascal caught on to the situation, and by turning the key, which was always in the lock, make him a prisoner.

This would give him the chance to communicate with the Old Slip police station by telephone and tell the officer in charge how things stood in Mr. Golding's office.

While waiting for the policemen to come to take charge of the crooks he could easily keep Higgins in subjection at the point of the revolver if he attempted to force his way from the lavatory.

Besides, a shot fired in the hall would summon the night watchman to his aid if need be.

But Jack preferred not to call in the watchman, as he wanted to secure all the glory of outwitting the two rascals himself.

He carried out this programme to the letter, and the reader may well believe that William Higgins was a pretty thoroughly surprised man when he found himself securely locked into the washroom.

Jack hastened to the telephone and soon communicated the situation to the police.

Then he went to the office door and found it locked, as he suspected.

He unlocked it, leaving it ajar for the officers to enter.

Last of all, he turned up the electric lights, and, revolver in hand, he listened with a grin of triumph to the futile efforts of the imprisoned Higgins to escape from the lavatory.

CHAPTER XII.

JACK MAKES A GOOD THING OUT OF A. & P.

The appearance of three police officers rather astonished the night watchman of the building, who up to this moment had received no hint that anything was out of the ordinary run in the place.

He accompanied them to Mr. Golding's office, where they were received by Jack, who pointed out the unconscious Edward Moreland, showed what damage the crooks had accomplished, and then led them to the lavatory door behind which Higgins was imprisoned.

"Whatever explanations of this affair are to be made I will make them to the officer at the station," said Jack.

The lavatory door was unlocked and Higgins found himself confronted by three uniformed officers of the law.

Resistance was useless, so he yielded to the inevitable.

The unconscious Moreland was picked up and carried to the sidewalk, where a patrol wagon was waiting to receive the prisoners.

Jack took charge of the valise containing the gold

which had been in the small safe, and accompanied the party to the station, after locking up the office.

He had already notified Mr. Golding and Mr. Day, the cashier, by telephone, and expected they would both be downtown before long.

Jack told his story to the sergeant of the Old Slip station, the prisoners were locked up, and then the boy returned with the satchel to the office under the protection of a policeman.

It wasn't long before the cashier turned up, and he was aghast at the havoc done by the two crooks.

His anxiety was allayed when Jack showed him the gold in the valise, and assured him that he felt sure not a dollar was missing.

While they were looking at the wreck of the small safe, Mr. Golding made his appearance, and he, too, was shocked at the condition of his office.

Jack then told his story all over again, down to the minutest detail, and both gentlemen praised him for the nerve he had displayed under very trying circumstances.

Space was made in the big safe to receive the gold for the night, and then the office was once more left to itself.

Next morning all Wall Street was talking about the attempted burglary at Mr. Golding's office and the conspicuous part Jack had displayed in saving his employer's property.

Nearly all the brokers recalled the safe accident in Broad street a few weeks before, in which Jack had showed himself possessed of the stuff of which heroes are made, and all agreed that Jack Holland was a most remarkable boy.

In fact, both Mr. Golding and Jack held a sort of levee at intervals all day, the former receiving congratulations and the latter unstinted praise.

Before Mr. Golding went home he presented his young messenger with his check for \$1,000 and raised his wages to \$10 per week.

Jack had to appear at the Tombs Police Court that afternoon against William Higgins and Edward Moreland, and on his evidence they were held for the grand jury.

As these persons do not figure again in our story we will say right here that a true bill for burglary was found against them, they were duly tried, convicted and sent to Sing Sing prison for a long term of years, where they still are at this writing and will remain for many years yet.

The ten \$1,000 C. R. I. & P. bonds which figured in this case were found to have been stolen from the residence of a wealthy Montclair resident, and were upon identification returned to him.

He sent Jack a check for \$250 in recognition of the part he played in the matter, which had resulted in the recovery of the stolen bonds.

If Dick had thought his chum something above the common after the safe affair, he now took his hat off to him as a kind of phenomenon, and he considered the honor

of having Jack for his chum and room-mate very great indeed.

Old Lee Richardson came downtown especially to call on Jack after he read about the burglary in the morning papers, and he said some very nice things to the boy, at the same time urging him to call at their home as soon as he could find it convenient to do so.

Jack was more than willing to oblige the old gentleman in this particular, as he was somewhat eager to meet Miss Daisy Richardson once more, so he promised to call on the following Sunday evening.

After the Exchange closed on the day following the attempted burglary at Mr. Golding's office, the news that the A. & P. had actually gobbled up the L. G. & W. leaked out, and all Wall Street began to wonder if it was true.

The next morning's papers confirmed the intelligence and then brokers began to be deluged with orders from the outside public to buy A. & P.

A small riot ensued around the A. & P. standard after the Exchange opened and a score of brokers began bidding for the shares.

Nobody, however, who owned any A. & P. stock cared to sell it at the prevailing quotations, and so the brokers increased their bids, with no takers, until the shares advanced from 69, the opening price to 80, at which figure a few shares exchanged hands.

Jack, with \$1,300 more at his command, was ready to add to his holdings if he could have got it at 75 or under, but he soon found that he'd have to pay a high figure or go without any additional shares, so he quit trying.

When the Exchange closed for the day he was over \$7,000 to the good on his 500 bunch, which showed that A. & P. had advanced fourteen points since the previous day.

The stock opened at 83 3-8 next morning and advanced with a rush to 90, at which point so much of the stock changed hands that the price did not go higher than 92 for the rest of the day.

Next day was Saturday and the high-water mark of A. & P. up to noon was 95.

"It's too bad we're not in this thing," said Dick, as he and Jack took a car for Twenty-third street after they had lunched.

"You mean A. & P.?"

"Sure. What else should I mean?"

"Well, I'm in it to the tune of 500 shares, if you want to know."

"Five hundred shares!" cried Dick. "When did you get them, and what did you pay for them?"

"I got the shares the day Higgins and Moreland tried to clean out our office, and I paid 68 for them."

"Sixty-eight, and it is now ruling at 95. Why, you'll make a mint of money. How came you to buy that stock? It seemed to be going begging on Wednesday, and yet on Thursday morning, after the news of the consolidation had been confirmed, you could not find a share in sight."

"I bought it because I had an idea it was about due for a rise."

"I wish an idea like that would strike me once in a while. I might make a haul, too. You're over \$13,000 ahead at this point."

"I guess I am," replied Jack, nonchalantly, as if such winnings was an everyday occurrence with him.

"You take it quite coolly, Jack. If I was in your shoes I'd be clean off my nut with excitement. If you had cashed in at present figures how much would you be worth altogether now?"

"How much? Something over \$18,000."

"Sizzling saucepans! I guess that gypsy didn't tell any lie when she said you were a favorite of fortune. I'll bet you'll be worth a million some day."

"I expect to, or go broke trying to get there," laughed Jack.

On the following Tuesday A. & P. reached 103, and as that gave Jack a profit of \$35 a share he ordered his 500 shares sold.

After deducting commissions and the interest on the money advanced by the bank to carry the deal for him for less than a week, he found he had cleared about \$17,000.

Taken altogether it was a lucky deal, and raised his capital to \$22,000.

CHAPTER XIII.

JACK SCOOPS IN \$100,000.

A good many people made money during the excitement caused by the big advance in A. & P., but the chief winners, of course, were those who were so lucky as to possess inside information about the consolidation.

The stock, however, didn't remain long above par, but gradually settled back to about 90, which was considered its logical value.

For some weeks after this flurry in A. & P. the stock market had a relapse, and most all stocks declined more or less.

The general public withdrew from the Street, because the majority of them had been pinched more or less, and a dull period ensued.

Jack was now thoroughly impregnated with the speculative fever, and with the prophecy of the old gypsy that he was destined to make a barrel of money before he reached his twenty-first year ringing in his brain, he was continually on the lookout for another chance that would add to his already large winnings.

He was cautious enough not to rush in blindfolded and buy any stock just because the idea struck him that it was likely to advance.

In many instances he found later on that had he been so reckless he would most certainly have been badly nipped.

One day a messenger boy came into Mr. Golding's office with a note addressed to Jack Holland.

"That's for me," said Jack, as he glanced at the superscription on the envelope.

"Are you Golding's partner?"

"How much would you give to find out, sonny?" asked Jack as he tore open the envelope.

"Not in'. Only I t'ought if yer wuz yer might give a feller a tip."

"What kind of a tip? Stocks or money?"

"I wouldn't turn up me nose at a nickel," replied the boy.

"Well, sonny, here's a dime for you."

"Youse is a gent of de fust water," grinned the messenger boy, putting the silver piece in his pocket. "May de grass be green over yer grave when yer die. So long."

The note was from Mr. Lawrence Richardson, who stated that his father was in his office and wished to see Jack on business if he could manage to call over for a few minutes.

Jack took the note in to Mr. Golding, who was in his office at the time.

"You may go over, Jack; but don't stay any longer than you can help, as I shall need you in a little while."

So the boy put on his hat and hurried down Broad street to the New York Building.

An elevator took him up to the sixth floor, and he was presently ushered into Mr. Richardson's private office.

The Richardsons, father and son, greeted him warmly, and he was invited to sit down.

"Jack," said the old gentleman, who had now got into the habit of calling Holland by his first name, "have you got any money saved up?"

"Yes, sir," replied the boy with a grin.

He wondered what the elder Richardson would have said if he knew that he had \$22,000 of good money stowed away in a safe deposit box where he could lay his hands on it at almost a moment's notice.

However, as Mr. Lee Richardson didn't ask him how much money he possessed, he didn't feel called upon to say anything about the pleasant fact.

"Have you enough to take advantage of a sure tip on the market if I give it to you?" asked the old gentleman. "That is, have you two or three hundred dollars?"

"Yes, sir. I have more than that."

"Good. I would gladly lend or give you the money to help you make a little haul, but I think from what I have seen of your character that you would prefer not to be under obligations to anybody."

"That's right, sir. I want to make the million I'm after by myself alone."

"Then you really hope to be worth a million some day, eh?" replied the old gentleman with an amused smile.

"I have strong reason to believe that I'll get there in the course of time—maybe sooner than most people would imagine."

"You seem to have great confidence in yourself," laughed Lawrence Richardson, the old gentleman's son.

"Yes, sir. I think I have reason to be. I'm not eigh-

teen yet by several months. I came to New York a year and a half ago without a cent of my own money, and now I'm worth—well, I'm worth something," Jack said, breaking off suddenly.

"Well," smiled the old gentleman, indulgently, "I'm going to put you in the way of making a small addition to your savings; but this is strictly a confidential matter between you and ourselves. You must not breathe a word to anybody on the outside, for it would defeat the plans we have formed to advance a certain stock on the market."

"I understand, sir. I'll be as dumb as an oyster about whatever you tell me."

"That's right, Jack. You see we are placing a great deal of confidence in you, and we do this in order to give you a little lift. Now, my lad, get your money out of your bank and buy D. A. & N., which is now ruling at 52, on a ten per cent. margin. You can't lose anything, and I can almost guarantee that you will clear \$25 a share on every one you buy."

"Thank you, sir. I'll do as you say."

"Hold on to it until you receive a message from my son. He will tell you when to sell."

"Yes, sir."

"That is all. You had better get back to your office, as Mr. Golding may need you. Buy the stock this afternoon if you can, but do not delay longer than to-morrow, or you will lose some of the cream."

Jack thanked the old gentleman for the tip, which he guessed must be a valuable one, as he knew that Lee Richardson was a director and heavy stockholder in the D. A. & N. road, and then returned to his office.

"I wonder if the old gentleman would have been so eager to hand me out that tip if he had known that I have money enough to handle 4,000 shares on a ten per cent. margin?" thought Jack. "He said he could almost guarantee me a profit of \$25 a share. At that rate I'll stand to win \$100,000. There doesn't seem to be any doubt but that I am a real favorite of fortune. As it is, I guess I'm the richest messenger boy in the Street."

When he went to lunch he got \$20,800 out of his safe deposit box.

"I'll divide this deal among four different brokers; that is, I'll give the bank an order for \$1,000 shares, and three brokerage houses a similar order. That'll be better than placing it all with one house, in case I make large winnings."

He carried out this plan and then hurried to his lunch. He met Dick on his way there.

"Anything new?" asked his chum.

"Well, I think I can put you on to a good thing if you'll guarantee to say nothing. I wouldn't make this proposition to another living soul, but you're my chum and I like to see you get on. I got a tip this morning and promised not to open my mouth about it, so you see I'm really going back on my promise by saying anything about the matter to you."

"I'll be as mute as a mopstick, Jack; you know I will,"

said Dick eagerly, for he judged that if his friend had a tip it was a good one, and he was crazy for another chance to increase his little capital of \$225.

"Well, I'll trust you, Dick. Buy as many shares of D. A. & N. on margin as you can raise the dust for, and do it right away."

"All right," replied Dick.

Garland rushed off to the savings bank and drew \$208, which would enable him to purchase forty shares at 52.

Then he went to the little Nassau street bank and put the transaction through.

Two days later the shares had advanced to 55.

Before the week was out D. A. & N. had attracted general attention by information which was published and confirmed, that the road had leased a rival line, and thus done away with ruinous competition in passenger and freight rates which had prevented it from declaring a dividend in several years.

Of course, the stock boomed at once, and brokers fell over each other in their efforts to get some of the stock.

The shares advanced rapidly to 78, at which point Jack got a message from Mr. Richardson to sell at once.

He lost no time in doing so, and passed the word to Dick to do the same.

The boys cleared a profit of \$25 a share over all expenses, Jack making \$100,000 and Dick \$1,000

CHAPTER XIV.

JACK AND DAISY RICHARDSON.

Jack was now worth \$122,000.

It was a big lot of money for a boy of his years to call his own.

The possession of such a fund almost made him discontented at the idea of working as an ordinary messenger for \$10 per week.

He wished he was old enough and experienced enough to branch out as a broker for himself, which was the ultimate goal of his ambition.

In order to reach that goal he would have to stick to Mr. Golding and learn all he could about Wall Street methods, and all this could not be accomplished in a month, nor even in a year.

He couldn't deposit his money in a regular bank and draw checks against it, for this was against law and custom.

Neither could he place more than a small part of it in the reliable savings banks, since these banks would not receive more than \$3,000 from a depositor altogether, and most of them would only take that much at the rate of \$500 in six months.

So all he could do for the present was to place it in his safe deposit box for safe keeping.

A few days after he had made his big coupe in D. & N.

he called on the Richardsons, where he had now become a steady visitor, much to the satisfaction of Miss Daisy, who had taken a great liking to the good-looking boy.

Old Mr. Richardson asked him if he had sold out, as his son had told him to do.

"Yes, sir."

"Good! Then you easily cleared \$25 a share on your holdings, didn't you?"

"Yes, sir. That was about the figure."

"I suppose I am correct in assuming that you made at least \$1,000?"

"I made a great deal more than that, sir."

"I am delighted to know that," replied the old gentleman, in a gratified tone.

"You were very kind to give me that tip, Mr. Richardson, and I am ever so much obliged to you for doing so," said Jack.

"Don't mention it, my dear boy. You know I am under everlasting obligations to you, and that tip was only a little thing on my part to slightly repay you for your bravery that never-to-be-forgotten morning on Broad street."

Jack was glad that Mr. Richardson exhibited no curiosity as to the exact amount of his winnings in D. A. & N., for had he asked him the question direct the boy would have felt bound to have given him a truthful answer, and he could not guess what effect that answer would have had on the retired broker.

Certainly he would have been very much astonished, and for reasons of his own Jack preferred that the exact state of his financial condition should remain a secret to everyone but himself.

Even his chum, Dick Garland, had no idea that Jack was now worth anything like \$122,000.

"I'm going to have a party next week, and I want you to come," said Daisy Richardson, when they were alone together a little while that evening.

"I shall be very glad to come, Miss Daisy. Would you permit me to bring my chum and room-mate, Dick Garland, with me?" he asked.

"Certainly," she replied. "Bring him by all means."

"Is this a birthday party, Miss Daisy?" he asked, with a smile.

"Yes. I will be sixteen years old next Thursday. I'm getting to be quite a young lady, mother says."

"It won't be so very long before I will be eighteen," he said. "I suppose I ought to be thinking of raising a mustache."

"I like you just as you are," she replied, with an arch look.

"I am very glad of it, Miss Daisy. I hope we shall always like each other."

"I am sure we shall. We get along very nicely together. Now, there are some boys I really can't bear. They seem to think themselves such a superior order of beings. So dreadfully conceited. And when they talk to us girls it looks just as if they believed they were doing us a great

favor. Just as if we didn't think ourselves every bit as smart, perhaps a little more so, as themselves."

Just then Mrs. Richardson walked into the parlor.

"You young people seem to be enjoying yourselves," she remarked, with a smile.

"Yes, mother. I find Mr. Holland very entertaining, indeed."

Jack laughed.

"Miss Daisy has invited me to come to her party, and she has given me permission to bring my best friend with me," he said.

"We shall be very glad to have both of you come," Mrs. Richardson said. "You will meet and become acquainted with many of Daisy's friends."

"I am sure we will have a good time," replied Jack.

"Daughter," said the lady of the house, "I think you ought to play something for our visitor."

So Daisy went to the piano and soon demonstrated that she was an expert pianist.

Jack then asked her to sing.

After some little hesitation, as is often the case with young ladies, she consented to display her vocal talents, and Jack not only thought she did remarkably well, but he told her so.

She then insisted that Jack should sing, too.

"I'm afraid my voice doesn't run in the singing line," said the boy, who had no great confidence in his ability in that direction.

"We are not going to criticize you, Mr. Holland," replied Daisy. "I should really like to hear you sing one song. Won't you oblige me?" coaxingly.

"I couldn't think of refusing you, Miss Daisy," he answered, "but I won't answer for the consequences."

Both the girl and her mother thought he sang very nicely indeed; and Daisy coaxed him to join in a duet with her.

In fact, Jack did quite a lot of singing before it occurred to him that it was time for him to take his leave.

Daisy accompanied him to the door.

"You will surely come next Thursday, won't you?" she said, as she allowed her hand to rest in his.

"I wouldn't miss coming for a farm," he laughed.

Then he said good-night, and started for a car.

"You want to get your glad rags in order for Thursday night," he said to Dick, whom he found reading a book when he returned to his boarding-house.

"Why, what's on the carpet for Thursday night?" asked Dick curiously.

"Miss Daisy Richardson is going to have a party, and I have promised to bring you with me."

"Go on! I don't know Miss Richardson."

"That's all right. I'm going to introduce you to her."

"Better not. I might cut you out," grinned Dick.

"Oh, I'll risk that."

"Then you feel quite solid in that quarter, do you?"

"I didn't say I was."

"But I guess you think you are."

"Never you mind about that. There'll be lots of pretty girls there Thursday night, and you'll be right in line to make an impression on one of them."

It didn't take much coaxing to persuade Dick to agree to accompany his friend, so Thursday evening they both got themselves up regardless, as the saying is, and went to the party.

They had a fine time there, and the boys declared when they came away after midnight that they had never enjoyed themselves so much in their lives before.

CHAPTER XV.

THE GAME THAT JACK HOLLAND PROPOSES TO BLOCK.

Every broker has his enemies, and Mr. Golding had his. The most persistent of these was a man named Washburn.

He absolutely hated Golding, for reasons of his own, and made no secret of the matter.

He had tried long and unsuccessfully to do Jack's employer up by some smart trick on the market, but as Mr. Golding was smart he had not so far succeeded in accomplishing his desires.

He didn't give up hope of eventually reaching the end he aimed at, but the longer it was put off the more bitter he felt against the man he disliked.

The enmity he had for Mr. Golding he also extended to Jack, though just why he included the boy, who was a great favorite in Wall street, would have been hard for even himself to explain.

It was probably his nature to act that way, and that is about all there was to it.

One morning a well-known broker came to Mr. Golding's office, and Jack showed him into the private office.

"Good-morning, Golding," said the visitor, suavely.

"Good-morning, Blum. What can I do for you?"

"Have you any D. & H. stock on hand?"

"Not a share," replied Golding.

"I'm looking for some for future delivery. I'll tell you what I'll do with you, Golding. It's worth 85 to-day. I'll give you 88 for 20,000 shares at ten days."

"You must have an idea that D. & H. is going to rise soon," laughed Golding.

"I have. That's why I want to secure an option on it."

Mr. Golding looked up the previous day's quotations, and saw that D. & H. had dropped from 86 3-5 to 85.

He didn't care much for selling an option on so large a number of shares, but still there was a chance that the stock would go still lower in the next few days, which would enable him to buy it in for even less than 85, and give him a good profit on the transaction.

"I'll sell you an option on 10,000 shares at 88 1-2," said Golding, turning again to his visitor.

"I want 20,000 shares."

"Well, I'll give you the call on 20,000 at 90. What do you say?"

"No, you won't," replied Blum. "The most I'll give is 88 1-2."

Mr. Golding considered.

"I'll split the difference between your original offer and mine, and make it 89. That's the best I'll do."

Blum haggled over the matter, but Golding was firm.

"Well," said Blum, finally, "how much deposit do you want?"

"Five per cent on the current value of the stock."

Blum agreed to pay that, and between them they figured the thing out.

"Twenty thousand at 85 comes to \$1,700,000," said Blum. "Five per cent of that is \$85,000. You write the option while I draw my check for the amount of deposit."

It was soon done, and Broker Blum left the office with Golding's ten-day option in his pocket.

That morning Jack had been sent to a Brooklyn bonded warehouse on an errand, and was returning on a ferry-boat.

Curiosity to see the engine-room had taken him into the center of the boat, but much to his disappointment he had found the door closed, and he started to work his way toward the front of the boat around the many wagons which filled up the space.

Finally he was brought to a halt by a small wagon blocking up his path at a certain point, and while looking for a way out of the difficulty he overheard two persons conversing about the stock market.

It was hardly the right thing for him to stop and listen, and he probably would not have done so, but he heard Mr. Golding's name mentioned in a way that seemed to mean that gentleman no good, so he thought it was his duty to find out what was in the wind, especially as one of the speakers addressed the other as Washburn.

Jack knew well enough that Washburn was down on his employer like a thousand of bricks, and his curiosity was immediately excited to learn what he had to say against Mr. Golding.

"How many shares of D. & H. are afloat, do you think?" Washburn asked of his companion.

"About 40,000, and most of it is held in the Street," was the reply.

"Well, if we can get control of the majority of that—say 30,000 shares, and Blum can get Golding to sell him an option on 20,000—we'll have Mr. G. where the hair is short."

"There are six of us in this scheme," said Washburn's companion, "including Blum, who is just as eager as any of us to scalp Golding, because Golding squeezed him once to the tune of \$38,000, and I guess we can raise enough money to work this game all right."

"Don't worry about money," replied Washburn. "I've got Bunker in with us, and besides the hundred thousand he has agreed to put up he's good to loan us all the funds we may need to carry the stock. We'll force the shares way above par, and when we've got 'em as high as they will go inside of the ten days, Blum will call on Golding for

the stock. He won't be able to deliver it, because we will have scooped in the bulk of it, and then we'll be in the position to dictate terms. We mustn't give him any quarter whatever. If we can only drive him out of the Street it would be an immense satisfaction to me, Saunders," said Washburn, vindictively.

Saunders expressed the same opinion, and then the two brokers moved out of Jack's hearing.

"So that's the game they're up to, is it?" muttered the boy, as he began to edge his way from behind a big express wagon. "I must put Mr. Golding on his guard so that he won't sell an option on D. & H. to Mr. Blum, or anybody else looking for his fleece."

When Jack reached the office he found that Mr. Golding had gone to the Exchange.

He decided to run over and see his employer lest Blum should meet him in the meanwhile and get the option from him, according to the plans of the conspirators.

Accordingly, he rushed over to the New street entrance and sent an attache out on the floor to hunt up his boss.

"I want to see you a moment on very important business, sir," said Jack, when Mr. Golding came over to the railing.

"What is it?" asked the broker.

"Will you step outside so that I can talk without interruption."

Mr. Golding, in some surprise, followed him to a vacant corner.

"I am ready to listen to you, Jack," he said, looking fixedly at the boy.

Jack immediately told him about the conversation he had overheard between Washburn and Saunders on the ferry-boat.

The broker was clearly startled.

"I guess it won't be safe for you to give Mr. Blum that option. What do you think, sir?" asked the boy, eagerly.

"I'm sorry I didn't know this an hour ago," replied Mr. Golding, with some anxiety in his tone.

"Will it make any difference with you?"

"All the difference in the world, Jack. Blum was in my office just before I came over here, and he got that option from me at 89."

"He did, sir?"

"Yes. The only thing I can do now is to try and offset their plans by buying in 20,000 shares right away—that is, if I can get that much, for they must know by this time that Blum had got my option, and they will start in at once buying up the stock, so as to head me off."

"And suppose you are not able to get all the shares you need? You will lose a great deal of money, won't you?"

"I think now that you have warned me so soon that I shall be able to secure the stock. Had this matter been delayed a few days I should probably have had to face absolute ruin. Jack, I shan't forget you in this matter."

"That's all right, sir. I hope I have been able to put you on your guard in time."

Mr. Golding, however, found that it was not easy to get 20,000 shares of D. & H.

All he succeeded in buying before the Exchange closed for the day was 10,000, most of which he got at 85 and 86, but the last 2,000 shares cost him 88.

The prospect was that he would have to pay very much higher for any more that he succeeded in unearthing.

In the meanwhile Jack returned to the office and began to ponder over the case.

"It's just like Washburn to try and ruin Mr. Golding," he said to himself. "He has been trying to do that for years, and has not succeeded. I don't like him for a cent, for he has insulted me several times without cause. I'd like to get back at him some way that would make him real sick."

Then Jack fell to wondering if Mr. Golding would be able to buy in the whole of those 20,000 shares.

"I'll just run over and ask Mr. Richardson if he knows anybody that has some of that stock. Perhaps he has some himself."

So he put on his hat, told Mr. Day that he was going out on business for Mr. Golding, and hurried down to the New York Building.

Mr. Richardson was in, and Jack asked him the important question.

"Well, Jack, I haven't any of the stock myself, but my father has a block of 15,000 shares, which I think he will sell. Wait a moment till I phone to the house."

In a few minutes Mr. Richardson came back and said: "You can tell Mr. Golding he can have the block for 86, if he takes it right away."

"All right," replied Jack, thanking him, and rushing off.

He ran over to the Exchange, but Mr. Golding had gone off to see a broker whom he had heard had some of the stock he wanted, and so Jack had to return to the office without seeing him.

Looking on the ticker, the boy saw that D. & H. was last quoted at 85 7-8, and fearing it would go above 86, he came to a sudden resolution that he would buy the 15,000 shares himself on a ten-per-cent margin, if Mr. Richardson would let him have them that way.

He figured out that it would cost him \$129,000 to swing the deal, so he went to his safe-deposit box and took out all his money but \$3,000, and carried it around to Mr. Richardson's office.

Mr. Richardson was out, but he asked permission to telephone to the old gentleman at the house.

Jack caught him on the wire and told him that he wanted to buy the stock himself on a ten-per-cent margin, and was prepared to put up the necessary \$129,000.

"You mean you want to buy them for Mr. Golding, isn't that it?" replied Mr. Lee Richardson.

"No, sir. I want the stock myself."

Mr. Richardson the elder seemed to be greatly astonished.

"Do you want me to carry this deal for you so you can

make a profit? If you do I will do so, for you have done me a favor worth more than \$100,000, and I shall be glad of this opportunity to put you in the way of making some money; but I thought you objected to anything of that kind."

"I am not asking for a favor, Mr. Richardson, otherwise than that you will sell me your stock on a ten-per-cent margin. I will give you 86 for the shares, and I have \$129,000 cash to put up with your son's cashier if you will oblige me."

Mr. Richardson immediately concluded that the boy was using Mr. Golding's money, and that Mr. Golding didn't want to be identified with the transaction, so he told Jack he could have the stock on his terms, and asked him to send the cashier to the phone.

Ten minutes later Jack had a memorandum which stated that he had bought the 15,000 shares for his own account for the sum of \$1,290,000; that he had deposited \$129,000 on account, and that the stock would be delivered to him on payment of the balance, together with interest on same for as many days as the stock was held subject to his order.

He was also liable for \$3,750 in commission to Mr. Lawrence Richardson.

With the paper in his pocket Jack returned to the office, satisfied that he would be able to loan his employer enough stock to make up any shortage he was unable to fill himself.

Jack put the memorandum in an envelope, and placed it away in the safe, without saying anything to Mr. Golding about it.

"I shall make a good thing out of this, for the clique will force up the price as high as they can make it go inside of ten days. If Mr. Golding gets all the shares he needs I'll sell out by degrees to Washburn and his friends, and they'll have to take it in to sustain the price. If Mr. Golding fails to get all he wants I'll try to break the market and do up Washburn and others by dumping the whole block on the Exchange at once."

Evidently Jack Holland had a great head.

CHAPTER XVI.

A FAVORITE OF FORTUNE.

The clique had already begun to buy D. & H. wherever they could get it, and Mr. Golding had a great deal of difficulty in getting even 5,000 more shares within the next two days.

The last thousand shares cost him 95, and then he was up against it for fair.

Attention had now been called to the stock, and the brokers were astonished at its scarcity, and the rapidity with which it advanced in price.

When the Exchange closed on Saturday two brokers

working in Mr. Golding's interests had both bid 102 for any part of 5,000 shares, without results.

The broker called Jack into his office when he came back from the Exchange.

"I've got 15,000 shares, but the other 5,000 I can't get for love or money. I'm afraid I won't be able to deliver them when I'm called upon for them; then Washburn will put the screws on me."

"I wouldn't worry if I were you, sir," replied Jack, cheerfully.

"How can I help it when it seems almost a foregone conclusion that that rascal has me on the hip, and will force his advantage to the uttermost?"

"How high do you think they will be able to boost D. & G.?"

"It's likely to go to 130."

"Five thousand shares would get you out of your hole, would they not, sir?"

"Yes; but I haven't the least idea where I can find the stock. I've tried almost every broker on the Street, but not another share is to be got."

"Well, sir, I can let you have 5,000 shares."

"You can let me have 5,000 shares!" exclaimed the astonished broker.

"Yes, sir."

"What do you mean?" in a tone which seemed to imply that he thought his messenger was making fun of a serious matter.

"Sounds like a dream that your messenger can help you out with 5,000 shares of a stock that you can't buy anywhere in Wall street. Not only that, but I have been prepared if necessary to furnish you with 15,000 shares."

"Jack Holland, what kind of talk are you giving me?" asked Mr. Golding, severely.

"Nothing that I can't prove. Excuse me a moment, sir."

Jack went out to the safe, and got the envelope containing the memorandum of his deal for 15,000 shares of D. & H. with Lee Richardson.

He brought it into the private office and showed it to his employer.

Mr. Golding gazed at it in a dumfounded way.

"Will you tell me what all this means, Jack?"

"Yes, sir; but it's quite a story."

Jack then gave his boss a history of his transactions on the market, commencing with his first little plunge on 50 shares of D. & E., with the proceeds of Mr. Sangree's check for \$300, down to his deal of 4,000 shares in D. A. & N., on which he had cleared \$100,000.

"I had \$132,000 in my safe-deposit box the day you gave Blum that option. I used \$129,000 of it to secure these 15,000 shares, thinking you might get stuck, and that I could help you out. I will lend you the 5,000 shares you are short, and then you will be safe; the rest I will sell at high-water mark before your option expires, and I rather guess Washburn and his friends will take them in to prevent you from doing so."

The whole thing was now clear to the broker, and he regarded his messenger with eyes of wonder.

Undoubtedly Jack had proved himself the smartest boy by long odds that Mr. Golding had ever heard of in the whole course of his business career.

"Jack Holland, you are a boy in a million. You'll be famous some day as a man, as you are somewhat celebrated in the Street as a boy for your courage and coolness in emergencies. Now, let us talk business. I'll buy those 5,000 shares from you at the present market price, which is 102. That will give you a profit on them of \$16 a share, or \$80,000."

"No, sir. I don't want to make a profit on you. I did not put the deal through for that object," replied Jack earnestly. "You will lose enough as it is. Besides, I will be able to make a big profit out of the other 10,000 shares."

"Wait a moment, and let me figure this thing out to date, and I will show you how I stand," said the broker, drawing a pad toward him. "I will include your 5,000 shares at 102."

For a few minutes silence reigned in the private office. Then Mr. Golding pushed a paper toward Jack.

This is what the boy saw:

20,000 shares, various prices. . .	\$1,830,000
Less 20,000 at 89 (option price). . .	1,780,000

Actual loss	\$50,000
-----------------------	----------

"The 20,000 shares will cost me altogether \$1,830,000. When Blum calls for the delivery of the stock he will have to hand me his check for \$1,780,000, less the \$85,000 he put up on deposit. I will, therefore, only lose \$50,000. I can easily stand that, and it will be a lesson for me in the future to be cautious about selling options," said Mr. Golding.

"Well, sir," replied Jack, "if you're satisfied I am."

"Certainly I'm satisfied. You have saved me from a great loss by your foresight, backed by the money you possessed. It is a great satisfaction to me that you will clear \$80,000 profit on the shares you hand over to me. You deserve more than that for the favor you have done me. I shall never forget it. I think you have been a messenger quite long enough. After next week you shall go into my counting-room, and I will see to it that you get ahead as fast as you can."

"Thank you, sir," replied Jack.

"Now, for my own satisfaction as well as your profit, I am going to help you turn the tables on that rascal Washburn and his associates, who think they already see my scalp dangling in their wigwags. On Monday I will give you my check for the amount necessary to take over the whole 15,000 shares from Mr. Richardson. I can raise the cash on securities I possess, and what I fall short I will borrow on call. We will then watch our chance and when D. & H. goes up a little higher we will unload gradually on the market the 10,000 shares. Washburn will buy them in to prevent me from doing so. Then when Blum pre-

sents his option I will hand him the 20,000 shares. That will paralyze the clique. It will then be up to them to save themselves by unloading the blocks of stock they have acquired to swing the deal. They'll never be able to do it without a fall on the price of D. & H., and in the panic that is almost certain to ensue they will be snowed under."

Mr. Golding rubbed his hands with joy at the prospect which confronted the unsuspecting conspirators.

Everything came out just as the broker had predicted it would.

He sold Jack's 10,000 shares in blocks of 2,000 at prices varying from 110 to 115, and the clique had to take it in to carry out their purpose.

Jack's profits on the entire deal were \$343,000, to which when he added his capital of \$132,000, gave him a financial standing of \$475,000—not bad for a boy on the eve of his eighteenth birthday, and two years' experience in the Street.

As for Washburn, Blum, and the rest of the clique, they found themselves in the soup for fair after Blum presented his option, and was thoroughly confounded on receiving the stock, which he never for a moment dreamed that Mr. Golding possessed.

They tried to dispose of the stock at the high prices prevailing for D. & H.

Had they been able to realize they would have made a big profit anyway.

But that was impossible, for the moment they ceased to back the stock, and tried to unload, the shares began to drop.

Their defeat soon became a complete rout, and both Washburn and Blum were so badly crippled that they had to leave the street.

The story was bound to leak out, and Jack Holland became the most famous boy that had ever entered the Street.

As for the Richardsons, they were amazed at his business sagacity, and the old gentleman prophesied a splendid future for the lad, which has since been abundantly realized, for Jack Holland to-day lives on Riverside Drive in a splendid mansion, the mistress of which was once known as Daisy Richardson.

And what shall we say of Dick Garland?

He has done very well in Wall street, and is still Jack's boon companion.

THE END.

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